



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2005  
OF THE CONDITION AND AFFAIRS OF THE

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

NAIC Group Code	0241 (Current)	0241 (Prior)	NAIC Company Code	26298	Employer's ID Number	13-2725441
Organized under the Laws of	Rhode Island			State of Domicile or Port of Entry		Rhode Island
Country of Domicile	United States of America					
Incorporated/Organized	08/31/1972			Commenced Business		12/08/1972
Statutory Home Office	700 Quaker Lane (Street and Number)			Warwick , RI 02886-6669 (City or Town, State and Zip Code)		
Main Administrative Office	700 Quaker Lane (Street and Number)					
	Warwick , RI 02886-6669 (City or Town, State and Zip Code)			401-827-2400 (Area Code) (Telephone Number)		
Mail Address	PO Box 350 700 Quaker Lane (Street and Number or P.O. Box)			Warwick , RI 02887-0350 (City or Town, State and Zip Code)		
Primary Location of Books and Records	700 Quaker Lane (Street and Number)					
	Warwick , RI 02886-6669 (City or Town, State and Zip Code)			800-638-4208 (Area Code) (Telephone Number)		
Internet Website Address	www.metlife.com					
Statutory Statement Contact	James Jeffrey DeAlmo (Name)			800-638-4208 (Area Code) (Telephone Number)		
	jdealmo@metlife.com (E-mail Address)			401-827-2315 (FAX Number)		
Policyowner Relations Contact	9797 Springboro Pike, Suite 201 (Street and Number)					
	Dayton , OH 45448 (City or Town, State and Zip Code)			800-422-4272 (Area Code) (Telephone Number)		

OFFICERS

President	William Joseph Mullaney #	Treasurer	Anthony James Williamson
Secretary	Maura Catherine Travers		

OTHER

Lawrence Edward Blakeman Vice President	Susan Ann Buffum Vice President	Christopher Cawley Senior Vice President
William Mark Coggan Vice President	Michael Frederick Convery Vice President	Michael Dean Davidson Senior Vice President
Martin William Deede Vice President	Michelle Mohr DeWine Vice President	Paul Edward Gavin Vice President
Robert Wylie Harvey Vice President	Lise Ann Hasegawa # Vice President	Scott David Kuczmarski Vice President
Rudolph Marcus Loney Vice President	Robert Francis Lundgren Vice President	Barbara Jean Lynch Vice President
Thomas John McHugh Vice President	James Earl McIntosh Vice President	William Douglas Moore Vice President
Barry Gregory Morphis Vice President	Margaret Ann Rody Vice President	Jonathan Lloyd Rosenthal # Vice President
John Edward Rutecki Jr. Vice President	Mark Jay Silverman Vice President	Robert Michael Smith Vice President
Edward Elliot Veazey Vice President	Michael Clifford Walsh Vice President	Christen White # Vice President
Anne Kaiper Wilson Vice President		

DIRECTORS OR TRUSTEES

Francis Donnantuono	James Louis Lipscomb	William Joseph Mullaney #
Catherine Amelia Rein	Lisa Merry Weber #	

State of	Rhode Island	SS:
County of	Kent	

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

William J. Mullaney President	Maura C. Travers Secretary	a. Is this an original filing? ..... Yes [ X ] No [ ]
Subscribed and sworn to before me this		b. If no,
16th day of February, 2006		1. State the amendment number.....
		2. Date filed .....
		3. Number of pages attached.....

Deborah L. Masterson  
Notary  
June 24, 2009

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	3,081,922,496	0	3,081,922,496	3,152,670,071
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	353,951,189	0	353,951,189	224,817,007
2.2 Common stocks .....	721,785,601	1,764,607	720,020,994	660,577,332
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	0	0	0	0
3.2 Other than first liens .....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ .....0 encumbrances) .....	68,693	0	68,693	56,245
4.2 Properties held for the production of income (less \$ .....0 encumbrances) .....	0	0	0	0
4.3 Properties held for sale (less \$ .....0 encumbrances) .....	0	0	0	0
5. Cash (\$ .....(133,425,105) , Schedule E - Part 1), cash equivalents (\$ .....8,826,499 , Schedule E - Part 2) and short-term investments (\$ .....24,124 , Schedule DA) .....	(124,574,483)	0	(124,574,483)	(88,501,122)
6. Contract loans (including \$ .....0 premium notes) .....	0	0	0	0
7. Other invested assets (Schedule BA) .....	122,954,245	0	122,954,245	100,276,113
8. Receivable for securities .....	10,033,723	0	10,033,723	100,509
9. Aggregate write-ins for invested assets .....	391,297	0	391,297	4,624
10. Subtotals, cash and invested assets (Lines 1 to 9) .....	4,166,532,761	1,764,607	4,164,768,154	4,050,000,779
11. Title plants less \$ .....0 charged off (for Title insurers only) .....	0	0	0	0
12. Investment income due and accrued .....	44,656,600	0	44,656,600	46,120,614
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection .....	68,804,484	7,626,193	61,178,291	63,560,114
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ .....0 earned but unbilled premiums) .....	590,747,737	0	590,747,737	583,410,313
13.3 Accrued retrospective premiums .....	0	0	0	0
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers .....	30,441,414	6,435,106	24,006,308	23,124,283
14.2 Funds held by or deposited with reinsured companies .....	175,131	0	175,131	181,130
14.3 Other amounts receivable under reinsurance contracts .....	0	0	0	0
15. Amounts receivable relating to uninsured plans .....	0	0	0	0
16.1 Current federal and foreign income tax recoverable and interest thereon .....	41,554,278	0	41,554,278	8,758,517
16.2 Net deferred tax asset .....	106,084,537	5,850,958	100,233,579	97,035,120
17. Guaranty funds receivable or on deposit .....	4,653,118	0	4,653,118	4,748,553
18. Electronic data processing equipment and software .....	19,452,922	19,452,922	0	339,576
19. Furniture and equipment, including health care delivery assets (\$ .....0 ) .....	8,961,715	8,961,715	0	0
20. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0	0
21. Receivables from parent, subsidiaries and affiliates .....	0	0	0	0
22. Health care (\$ .....0 ) and other amounts receivable .....	0	0	0	0
23. Aggregate write-ins for other than invested assets .....	405,798,203	89,522,774	316,275,429	314,916,855
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23) .....	5,487,862,900	139,614,275	5,348,248,625	5,192,195,854
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0	0
26. Total (Lines 24 and 25)	5,487,862,900	139,614,275	5,348,248,625	5,192,195,854
DETAILS OF WRITE-INS				
0901. Derivative Instruments .....	391,297	0	391,297	4,624
0902. ....				
0903. ....				
0998. Summary of remaining write-ins for Line 9 from overflow page .....	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)	391,297	0	391,297	4,624
2301. Accounts Receivable – Claims Servicing Fee .....	0	0	0	476,150
2302. Advances .....	21,633	21,633	0	0
2303. COLI .....	228,555,000	0	228,555,000	218,595,944
2398. Summary of remaining write-ins for Line 23 from overflow page .....	177,221,570	89,501,141	87,720,429	95,844,761
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	405,798,203	89,522,774	316,275,429	314,916,855

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 34, Column 8) .....	1,540,285,736	1,433,400,451
2. Reinsurance payable on paid loss and loss adjustment expenses (Schedule F, Part 1, Column 6) .....	200,951	(3,143,250)
3. Loss adjustment expenses (Part 2A, Line 34, Column 9) .....	436,875,564	343,855,576
4. Commissions payable, contingent commissions and other similar charges .....	47,167,584	47,592,109
5. Other expenses (excluding taxes, licenses and fees) .....	53,335,806	58,840,546
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	13,941,410	12,792,341
7.1 Current federal and foreign income taxes (including \$ .....0 on realized capital gains (losses)) .....	0	0
7.2 Net deferred tax liability .....	0	0
8. Borrowed money \$ .....0 and interest thereon \$ .....0 .....	0	0
9. Unearned premiums (Part 1A, Line 37, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ .....20,321,584 and including warranty reserves of \$ .....0 ) .....	1,186,205,653	1,176,872,248
10. Advance premium .....	29,593,924	30,047,935
11. Dividends declared and unpaid:		
11.1 Stockholders .....	1,582,831	1,056,965
11.2 Policyholders .....	4,200,001	3,214,689
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	29,984,551	5,476,778
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19) .....	0	0
14. Amounts withheld or retained by company for account of others .....	817	1,312,143
15. Remittances and items not allocated .....	1,005,238	1,290,104
16. Provision for reinsurance (Schedule F, Part 7) .....	1,297,000	723,727
17. Net adjustments in assets and liabilities due to foreign exchange rates .....	0	0
18. Drafts outstanding .....	0	0
19. Payable to parent, subsidiaries and affiliates .....	51,673,483	39,577,972
20. Payable for securities .....	59,100,991	20,958,792
21. Liability for amounts held under uninsured accident and health plans .....	0	0
22. Capital notes \$ .....0 and interest thereon \$ .....0 .....	0	0
23. Aggregate write-ins for liabilities .....	109,071,843	143,327,932
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23) .....	3,565,523,383	3,317,197,058
25. Protected cell liabilities .....	0	0
26. Total liabilities (Lines 24 and 25) .....	3,565,523,383	3,317,197,058
27. Aggregate write-ins for special surplus funds .....	0	0
28. Common capital stock .....	3,000,000	3,000,000
29. Preferred capital stock .....	315,000,000	315,000,000
30. Aggregate write-ins for other than special surplus funds .....	0	0
31. Surplus notes .....	0	0
32. Gross paid in and contributed surplus .....	1,088,693,363	1,088,693,363
33. Unassigned funds (surplus) .....	376,031,879	468,305,438
34. Less treasury stock, at cost:		
34.1 .....0 shares common (value included in Line 28 \$ .....0 ) .....	0	0
34.2 .....0 shares preferred (value included in Line 29 \$ .....0 ) .....	0	0
35. Surplus as regards policyholders (Lines 27 to 33, less 34) (Page 4, Line 39) .....	1,782,725,242	1,874,998,801
36. TOTALS (Page 2, Line 26, Col. 3) .....	5,348,248,625	5,192,195,859
DETAILS OF WRITE-INS		
2301. ACCOUNTS PAYABLE – OTHER INSURERS .....	175,964	441,048
2302. ACCOUNTS PAYABLE – SECURITY LENDING .....	92,823,534	124,928,010
2303. Deferred Gain .....	6,113,479	8,158,911
2398. Summary of remaining write-ins for Line 23 from overflow page .....	9,958,866	9,799,963
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above) .....	109,071,843	143,327,932
2701. ....		
2702. ....		
2703. ....		
2798. Summary of remaining write-ins for Line 27 from overflow page .....	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above) .....	0	0
3001. ....		
3002. ....		
3003. ....		
3098. Summary of remaining write-ins for Line 30 from overflow page .....	0	0
3099. Totals (Lines 3001 thru 3003 plus 3098)(Line 30 above) .....	0	0

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 34, Column 4)	2,919,865,534	2,957,511,357
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 34, Column 7)	1,625,974,728	1,714,225,499
3. Loss expenses incurred (Part 3, Line 25, Column 1)	383,566,802	365,629,299
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	829,287,811	818,214,551
5. Aggregate write-ins for underwriting deductions	0	(3,687,256)
6. Total underwriting deductions (Lines 2 through 5)	2,838,829,341	2,894,382,093
7. Net income of protected cells	0	0
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	81,036,193	63,129,264
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	247,474,248	343,472,229
10. Net realized capital gains or (losses) less capital gains tax of \$ 4,606,414 (Exhibit of Capital Gains (Losses) )	(6,021,003)	(8,390,853)
11. Net investment gain (loss) (Lines 9 + 10)	241,453,245	335,081,376
OTHER INCOME		
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ 0 amount charged off \$ 4,118,676 )	(4,118,676)	(3,505,435)
13. Finance and service charges not included in premiums	8,716,578	9,265,831
14. Aggregate write-ins for miscellaneous income	15,293,493	14,938,916
15. Total other income (Lines 12 through 14)	19,891,395	20,699,312
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	342,380,833	418,909,952
17. Dividends to policyholders	2,623,859	2,240,718
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	339,756,974	416,669,234
19. Federal and foreign income taxes incurred	50,743,279	60,984,176
20. Net income (Line 18 minus Line 19)(to Line 22)	289,013,695	355,685,058
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	1,874,998,802	1,996,333,447
GAINS AND (LOSSES) IN SURPLUS		
22. Net income (from Line 20)	289,013,695	355,685,058
23. Net transfers (to) from Protected Cell accounts	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 3,275,046	12,135,754	(159,755,203)
25. Change in net unrealized foreign exchange capital gain (loss)	(1,238,667)	494,027
26. Change in net deferred income tax	5,774,371	(3,210,596)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	13,011,847	(43,829,342)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(573,273)	24,572,856
29. Change in surplus notes	0	0
30. Surplus (contributed to) withdrawn from protected cells	0	0
31. Cumulative effect of changes in accounting principles	0	0
32. Capital changes:		
32.1 Paid in	0	0
32.2 Transferred from surplus (Stock Dividend)	0	0
32.3 Transferred to surplus	0	0
33. Surplus adjustments:		
33.1 Paid in	0	0
33.2 Transferred to capital (Stock Dividend)	0	0
33.3 Transferred from capital	0	0
34. Net remittances from or (to) Home Office	0	0
35. Dividends to stockholders	(410,397,284)	(306,570,314)
36. Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1)	0	0
37. Aggregate write-ins for gains and losses in surplus	0	11,278,869
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	(92,273,558)	(121,334,645)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 35)	1,782,725,245	1,874,998,802
DETAILS OF WRITE-INS		
0501. 2002 PRIVATE PASSENGER AUTO ESCROW - EXPENSE (NC)	0	(2,513,254)
0502. 2003 PRIVATE PASSENGER AUTO ESCROW - EXPENSE (NC)	0	(1,174,002)
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above)	0	(3,687,256)
1401. CASH SURRENDER VALUE OF COLI	9,117,389	7,969,736
1402. GROUP PROPERTY AND CASUALTY - MISC. OTHER COMMISSION	5,755	127
1403. LOSS ON SALE OF ASSETS	289	7,717
1498. Summary of remaining write-ins for Line 14 from overflow page	6,170,060	6,961,336
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	15,293,493	14,938,916
3701. REINSURANCE RESERVE - FIT	0	11,278,869
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	0	11,278,869

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance .....	2,947,846,910	2,957,529,145
2. Net investment income .....	251,056,553	343,736,317
3. Miscellaneous income .....	19,897,394	20,706,917
4. Total (Lines 1 through 3) .....	3,218,800,857	3,321,972,379
5. Benefit and loss related payments .....	1,523,062,374	1,534,395,631
6. Net transfers to Separate, Segregated Accounts and Protected Cell Accounts .....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	1,124,519,386	1,066,587,900
8. Dividends paid to policyholders .....	1,638,547	526,029
9. Federal and foreign income taxes paid (recovered) \$ .....0 net of tax on capital gains (losses) .....	78,932,507	52,229,240
10. Total (Lines 5 through 9) .....	2,728,152,814	2,653,738,800
11. Net cash from operations (Line 4 minus Line 10) .....	490,648,043	668,233,579
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	1,801,954,444	782,123,129
12.2 Stocks .....	84,953,760	36,107,290
12.3 Mortgage loans .....	0	0
12.4 Real estate .....	0	0
12.5 Other invested assets .....	26,686,926	170,495,192
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	109
12.7 Miscellaneous proceeds .....	31,612,472	9,590,449
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	1,945,207,602	998,316,169
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	1,743,319,932	1,080,420,403
13.2 Stocks .....	256,148,700	68,431,136
13.3 Mortgage loans .....	0	0
13.4 Real estate .....	16,918	(452,579)
13.5 Other invested assets .....	64,042,064	178,479,444
13.6 Miscellaneous applications .....	402,241	9,215,666
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	2,063,929,855	1,336,094,070
14. Net increase (or decrease) in contract loans and premium notes .....	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(118,722,254)	(337,777,901)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....	0	0
16.2 Capital and paid in surplus, less treasury stock .....	0	0
16.3 Borrowed funds .....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	0	0
16.5 Dividends to stockholders .....	409,871,418	306,266,829
16.6 Other cash provided (applied) .....	1,872,268	(59,241,970)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(407,999,150)	(365,508,799)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	(36,073,361)	(35,053,121)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	(88,501,120)	(53,447,999)
19.2 End of period (Line 18 plus Line 19.1) .....	(124,574,481)	(88,501,120)

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire .....	6,892,681	3,689,379	3,146,462	7,435,598
2.	Allied lines .....	1,197,284	1,273,707	760,718	1,710,273
3.	Farmowners multiple peril .....	0	0	0	0
4.	Homeowners multiple peril .....	724,494,134	398,315,094	422,428,684	700,380,544
5.	Commercial multiple peril .....	0	0	0	0
6.	Mortgage guaranty .....	0	0	0	0
8.	Ocean marine .....	0	0	0	0
9.	Inland marine .....	31,749,907	16,690,048	17,377,754	31,062,201
10.	Financial guaranty .....	0	0	0	0
11.1	Medical malpractice - occurrence .....	0	0	0	0
11.2	Medical malpractice - claims-made .....	0	0	0	0
12.	Earthquake .....	10,091,293	5,433,521	5,921,118	9,603,696
13.	Group accident and health .....	0	0	0	0
14.	Credit accident and health (group and individual) .....	0	0	0	0
15.	Other accident and health .....	7,735,070	1,081,662	1,068,481	7,748,251
16.	Workers' compensation .....	66,450	37,788	39,554	64,684
17.1	Other liability - occurrence .....	29,536,585	14,248,274	14,922,068	28,862,791
17.2	Other liability - claims-made .....	0	0	0	0
18.1	Products liability - occurrence .....	0	0	0	0
18.2	Products liability - claims-made .....	0	0	0	0
19.1, 19.2	Private passenger auto liability .....	1,245,579,011	430,802,776	425,056,836	1,251,324,951
19.3, 19.4	Commercial auto liability .....	0	0	0	0
21.	Auto physical damage .....	871,854,452	305,299,985	295,483,964	881,670,473
22.	Aircraft (all perils) .....	0	0	0	0
23.	Fidelity .....	0	0	0	0
24.	Surety .....	2,071	0	0	2,071
26.	Burglary and theft .....	0	0	0	0
27.	Boiler and machinery .....	0	0	0	0
28.	Credit .....	0	0	0	0
29.	International .....	0	0	0	0
30.	Reinsurance - Nonproportional Assumed Property .....	0	0	0	0
31.	Reinsurance - Nonproportional Assumed Liability .....	0	14	14	0
32.	Reinsurance - Nonproportional Assumed Financial Lines .....	0	0	0	0
33.	Aggregate write-ins for other lines of business .....	0	0	0	0
34.	TOTALS	2,929,198,938	1,176,872,249	1,186,205,653	2,919,865,534
DETAILS OF WRITE-INS					
3301.	.....				
3302.	.....				
3303.	.....				
3398.	Summary of remaining write-ins for Line 33 from overflow page .....	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398)(Line 33 above)	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

(a) Gross premiums (less reinsurance) and unearned premiums on all unexpired risks and reserve for return premiums under rate credit or retrospective rating plans based upon experience.

		1	2	3	4	5
Line of Business		Amount Unearned (Running One Year or Less from Date of Policy) (b)	Amount Unearned (Running More Than One Year from Date of Policy) (b)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire .....	3,146,462	0	0	0	3,146,462
2.	Allied lines .....	760,718	0	0	0	760,718
3.	Farmowners multiple peril .....	0	0	0	0	0
4.	Homeowners multiple peril .....	422,428,684	0	0	0	422,428,684
5.	Commercial multiple peril .....	0	0	0	0	0
6.	Mortgage guaranty .....	0	0	0	0	0
8.	Ocean marine .....	0	0	0	0	0
9.	Inland marine .....	17,377,754	0	0	0	17,377,754
10.	Financial guaranty .....	0	0	0	0	0
11.1	Medical malpractice - occurrence .....	0	0	0	0	0
11.2	Medical malpractice - claims-made .....	0	0	0	0	0
12.	Earthquake .....	5,921,118	0	0	0	5,921,118
13.	Group accident and health .....	0	0	0	0	0
14.	Credit accident and health (group and individual) .....	0	0	0	0	0
15.	Other accident and health .....	1,068,481	0	0	0	1,068,481
16.	Workers' compensation .....	39,554	0	0	0	39,554
17.1	Other liability - occurrence .....	14,920,060	0	0	2,008	14,922,068
17.2	Other liability - claims-made .....	0	0	0	0	0
18.1	Products liability - occurrence .....	0	0	0	0	0
18.2	Products liability - claims-made .....	0	0	0	0	0
19.1, 19.2	Private passenger auto liability .....	425,056,836	0	0	0	425,056,836
19.3, 19.4	Commercial auto liability .....	0	0	0	0	0
21.	Auto physical damage .....	295,483,964	0	0	0	295,483,964
22.	Aircraft (all perils) .....	0	0	0	0	0
23.	Fidelity .....	0	0	0	0	0
24.	Surety .....	0	0	0	0	0
26.	Burglary and theft .....	0	0	0	0	0
27.	Boiler and machinery .....	0	0	0	0	0
28.	Credit .....	0	0	0	0	0
29.	International .....	0	0	0	0	0
30.	Reinsurance - Nonproportional Assumed Property .....	0	0	0	0	0
31.	Reinsurance - Nonproportional Assumed Liability .....	0	0	0	14	14
32.	Reinsurance - Nonproportional Assumed Financial Lines .....	0	0	0	0	0
33.	Aggregate write-ins for other lines of business	0	0	0	0	0
34.	TOTALS	1,186,203,631	0	0	2,022	1,186,205,653
35.	Accrued retrospective premiums based on experience .....					0
36.	Earned but unbilled premiums .....					0
37.	Balance (Sum of Line 34 through 36)					1,186,205,653
DETAILS OF WRITE-INS						
3301.	.....					
3302.	.....					
3303.	.....					
3398.	Summary of remaining write-ins for Line 33 from overflow page .....	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398)(Line 33 above)	0	0	0	0	0

(a) By gross premiums is meant the aggregate of all the premiums written in the policies or renewals in force.

Are they so returned in this statement?    Yes [ X ]    No [    ]

(b) State here basis of computation used in each case    MONTHLY PRORATA .....

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Gross Premiums (Less Return Premiums), Including Policy and Membership Fees Written and Renewed During Year

Line of Business		1	Reinsurance Assumed		Reinsurance Ceded		6
		Direct Business (a)	2	3	4	5	Net Premiums Written Cols. 1+2+3-4-5
1.	Fire .....	7,032,626	174,806	.0	23,599	291,152	6,892,681
2.	Allied lines .....	1,422,639	40,633	.0	17,288	248,700	1,197,284
3.	Farmowners multiple peril .....	0	0	.0	0	0	0
4.	Homeowners multiple peril .....	411,159,522	387,612,120	(1,568)	4,471,409	69,804,531	724,494,134
5.	Commercial multiple peril .....	0	0	.0	0	0	0
6.	Mortgage guaranty .....	0	0	.0	0	0	0
8.	Ocean marine .....	0	0	.0	0	0	0
9.	Inland marine .....	14,827,076	19,650,701	.0	218,260	2,509,610	31,749,907
10.	Financial guaranty .....	0	0	.0	0	0	0
11.1	Medical malpractice - occurrence .....	0	0	.0	0	0	0
11.2	Medical malpractice - claims-made .....	0	0	.0	0	0	0
12.	Earthquake .....	4,320,143	6,991,300	.0	100,954	1,119,196	10,091,293
13.	Group accident and health .....	0	0	.0	0	0	0
14.	Credit accident and health (group and individual) .....	0	0	.0	0	0	0
15.	Other accident and health .....	7,735,070	0	.0	0	0	7,735,070
16.	Workers' compensation .....	23,605	43,024	.0	0	179	66,450
17.1	Other liability - occurrence .....	18,238,713	11,425,617	(4,692)	0	123,053	29,536,585
17.2	Other liability - claims-made .....	0	0	.0	0	0	0
18.1	Products liability - occurrence .....	0	0	.0	0	0	0
18.2	Products liability - claims-made .....	0	0	.0	0	0	0
19.1, 19.2	Private passenger auto liability .....	404,645,039	852,786,562	21,994,720	0	33,847,310	1,245,579,011
19.3, 19.4	Commercial auto liability .....	0	0	.0	0	0	0
21.	Auto physical damage .....	263,718,234	618,349,594	8,801,192	1,617,504	17,397,064	871,854,452
22.	Aircraft (all perils) .....	0	0	.0	0	0	0
23.	Fidelity .....	0	0	.0	0	0	0
24.	Surety .....	2,071	0	.0	0	0	2,071
26.	Burglary and theft .....	0	0	.0	0	0	0
27.	Boiler and machinery .....	0	0	.0	0	0	0
28.	Credit .....	0	0	.0	0	0	0
29.	International .....	0	0	.0	0	0	0
30.	Reinsurance - Nonproportional Assumed Property .....	XXX	0	.0	0	0	0
31.	Reinsurance - Nonproportional Assumed Liability .....	XXX	0	.0	0	0	0
32.	Reinsurance - Nonproportional Assumed Financial Lines .....	XXX	0	.0	0	0	0
33.	Aggregate write-ins for other lines of business .....	0	0	0	0	0	0
34.	TOTALS	1,133,124,738	1,897,074,357	30,789,652	6,449,014	125,340,795	2,929,198,938
DETAILS OF WRITE-INS							
3301.	.....						
3302.	.....						
3303.	.....						
3398.	Summary of remaining write-ins for Line 33 from overflow page .....	0	0	.0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398)(Line 33 above)	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis?      Yes [    ]    No [ X ]

If yes:    1. The amount of such installment premiums \$ .....0

             2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$ .....0



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
Line of Business		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 -3 )	Net Losses Unpaid Current Year (Part 2A , Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire .....	4,740,013	713,402	12,187	5,441,228	3,617,797	3,067,721	5,991,304	80.6
2.	Allied lines .....	3,688,319	1,637,304	549	5,325,074	4,329,627	4,125,869	5,528,832	323.3
3.	Farmowners multiple peril .....	0	0	0	0	0	0	0	0.0
4.	Homeowners multiple peril .....	247,011,306	209,885,347	96,865,054	360,031,599	264,405,978	202,999,288	421,438,289	60.2
5.	Commercial multiple peril .....	0	0	0	0	0	0	0	0.0
6.	Mortgage guaranty .....	0	0	0	0	0	0	0	0.0
8.	Ocean marine .....	0	0	0	0	38,144	11,464	26,680	0.0
9.	Inland marine .....	4,465,642	6,527,497	2,394	10,990,745	10,467,881	4,336,692	17,121,934	55.1
10.	Financial guaranty .....	0	0	0	0	0	0	0	0.0
11.1	Medical malpractice - occurrence .....	0	0	0	0	0	0	0	0.0
11.2	Medical malpractice - claims-made .....	0	0	0	0	0	0	0	0.0
12.	Earthquake .....	12,500	0	0	12,500	2,060,640	1,036,501	1,036,639	10.8
13.	Group accident and health .....	0	0	0	0	0	0	0	0.0
14.	Credit accident and health (group and individual) .....	0	0	0	0	0	0	0	0.0
15.	Other accident and health .....	3,702,904	0	0	3,702,904	493,513	693,782	3,502,635	45.2
16.	Workers' compensation .....	0	0	0	0	18,976	20,287	(1,311)	(2.0)
17.1	Other liability - occurrence .....	9,007,820	7,671,368	195,652	16,483,536	53,459,741	47,389,278	22,553,999	78.1
17.2	Other liability - claims-made .....	0	0	0	0	0	0	0	0.0
18.1	Products liability - occurrence .....	0	0	0	0	0	0	0	0.0
18.2	Products liability - claims-made .....	0	0	0	0	0	0	0	0.0
19.1, 19.2	Private passenger auto liability .....	220,760,133	488,838,254	24,983,349	684,615,038	1,168,465,322	1,150,244,685	702,835,675	56.2
19.3, 19.4	Commercial auto liability .....	0	0	0	0	53	28	25	0.0
21.	Auto physical damage .....	139,076,897	311,495,281	18,533,774	432,038,404	31,120,353	17,572,554	445,586,203	50.5
22.	Aircraft (all perils) .....	0	0	0	0	0	0	0	0.0
23.	Fidelity .....	0	0	0	0	0	0	0	0.0
24.	Surety .....	0	0	0	0	0	0	0	0.0
26.	Burglary and theft .....	0	0	0	0	0	0	0	0.0
27.	Boiler and machinery .....	0	0	0	0	0	0	0	0.0
28.	Credit .....	0	0	0	0	0	0	0	0.0
29.	International .....	0	0	0	0	0	0	0	0.0
30.	Reinsurance - Nonproportional Assumed Property .....	XXX	0	0	0	0	0	0	0.0
31.	Reinsurance - Nonproportional Assumed Liability .....	XXX	448,415	0	448,415	1,807,711	1,902,302	353,824	0.0
32.	Reinsurance - Nonproportional Assumed Financial Lines .....	XXX	0	0	0	0	0	0	0.0
33.	Aggregate write-ins for other lines of business .....	0	0	0	0	0	0	0	0.0
34.	TOTALS .....	632,465,534	1,027,216,868	140,592,959	1,519,089,443	1,540,285,736	1,433,400,451	1,625,974,728	55.7
DETAILS OF WRITE-INS									
3301.	.....	0	0	0	0	0	0	0	0.0
3302.	.....								
3303.	.....								
3398.	Summary of remaining write-ins for Line 33 from overflow page .....	0	0	0	0	0	0	0	0.0
3399.	Totals (Lines 3301 thru 3303 plus 3398)(Line 33 above) .....	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
		Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Unpaid Loss Adjustment Expenses
1.	Fire .....	2,263,615	(1,548)	(817)	2,262,884	972,585	390,052	7,724	3,617,797	1,215,928
2.	Allied lines .....	2,255,274	980,055	0	3,235,329	832,251	266,980	4,933	4,329,627	896,504
3.	Farmowners multiple peril .....	0	0	0	0	0	0	0	0	0
4.	Homeowners multiple peril .....	92,826,284	78,314,391	65,845,360	105,295,315	89,122,152	70,320,047	331,536	264,405,978	96,854,426
5.	Commercial multiple peril .....	0	0	0	0	0	0	0	0	0
6.	Mortgage guaranty .....	0	0	0	0	0	0	0	0	0
8.	Ocean marine .....	0	0	0	0	0	38,144	0	38,144	6,261
9.	Inland marine .....	1,472,796	2,346,640	(1,841)	3,821,277	2,790,777	3,863,248	7,421	10,467,881	2,966,278
10.	Financial guaranty .....	0	0	0	0	0	0	0	0	0
11.1	Medical malpractice - occurrence .....	0	0	0	0	0	0	0	0	0
11.2	Medical malpractice - claims-made .....	0	0	0	0	0	0	0	0	0
12.	Earthquake .....	0	0	0	0	629,663	1,430,977	0	2,060,640	321,180
13.	Group accident and health .....	0	0	0	0	0	0	0	(a) 0	0
14.	Credit accident and health (group and individual) .....	0	0	0	0	0	0	0	0	0
15.	Other accident and health .....	493,513	0	0	493,513	0	0	0	(a) 493,513	0
16.	Workers' compensation .....	0	0	0	0	11,943	7,033	0	18,976	50,510
17.1	Other liability - occurrence .....	14,887,328	9,102,190	0	23,989,518	14,089,914	15,420,128	39,819	53,459,741	4,950,597
17.2	Other liability - claims-made .....	0	0	0	0	0	0	0	0	0
18.1	Products liability - occurrence .....	0	0	0	0	0	0	0	0	0
18.2	Products liability - claims-made .....	0	0	0	0	0	0	0	0	0
19.1, 19.2	Private passenger auto liability .....	257,015,835	657,028,734	70,212,527	843,832,042	79,611,951	247,416,632	2,395,303	1,168,465,322	306,941,044
19.3, 19.4	Commercial auto liability .....	31,578	18,000	49,578	0	0	53	0	53	7
21.	Auto physical damage .....	12,729,242	26,716,229	7,214,147	32,231,324	(5,567,371)	4,449,524	(6,876)	31,120,353	22,671,590
22.	Aircraft (all perils) .....	0	0	0	0	0	0	0	0	0
23.	Fidelity .....	0	0	0	0	0	0	0	0	0
24.	Surety .....	0	0	0	0	0	0	0	0	0
26.	Burglary and theft .....	0	0	0	0	0	0	0	0	0
27.	Boiler and machinery .....	0	0	0	0	0	0	0	0	0
28.	Credit .....	0	0	0	0	0	0	0	0	0
29.	International .....	0	0	0	0	0	0	0	0	0
30.	Reinsurance - Nonproportional Assumed Property .....	XXX	0	0	0	XXX	0	0	0	0
31.	Reinsurance - Nonproportional Assumed Liability .....	XXX	1,607,711	0	1,607,711	XXX	200,000	0	1,807,711	1,238
32.	Reinsurance - Nonproportional Assumed Financial Lines .....	XXX	0	0	0	XXX	0	0	0	0
33.	Aggregate write-ins for other lines of business .....	0	0	0	0	0	0	0	0	0
34.	TOTALS	383,975,465	776,112,402	143,318,954	1,016,768,913	182,493,865	343,802,818	2,779,860	1,540,285,736	436,875,564
DETAILS OF WRITE-INS										
3301.	.....									
3302.	.....									
3303.	.....									
3398.	Summary of remaining write-ins for Line 33 from overflow page .....	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398)(Line 33 above)	0	0	0	0	0	0	0	0	0

(a) Including \$ .....0 for present value of life indemnity claims.

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct .....	21,685,027	0	0	21,685,027
1.2 Reinsurance assumed .....	54,845,840	0	0	54,845,840
1.3 Reinsurance ceded .....	9,934,911	0	0	9,934,911
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3) .....	66,595,956	0	0	66,595,956
2. Commission and brokerage:				
2.1 Direct excluding contingent .....	0	89,828,367	0	89,828,367
2.2 Reinsurance assumed excluding contingent .....	0	156,072,936	0	156,072,936
2.3 Reinsurance ceded excluding contingent .....	0	14,697,202	0	14,697,202
2.4 Contingent - direct .....	0	9,540,846	0	9,540,846
2.5 Contingent - reinsurance assumed .....	0	13,648,557	0	13,648,557
2.6 Contingent - reinsurance ceded .....	0	0	0	0
2.7 Policy and membership fees .....	0	0	0	0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) .....	0	254,393,504	0	254,393,504
3. Allowances to managers and agents .....	0	0	0	0
4. Advertising .....	945	35,056,257	0	35,057,203
5. Boards, bureaus and associations .....	1,011,352	7,447,942	0	8,459,294
6. Surveys and underwriting reports .....	12,236	19,098,901	0	19,111,137
7. Audit of assureds' records .....	0	0	0	0
8. Salary and related items:				
8.1 Salaries .....	156,853,823	234,567,737	1,731,941	393,153,502
8.2 Payroll taxes .....	10,692,905	15,735,687	103,223	26,531,815
9. Employee relations and welfare .....	29,823,284	38,265,594	166,011	68,254,890
10. Insurance .....	0	265	0	265
11. Directors' fees .....	0	0	0	0
12. Travel and travel items .....	5,228,618	10,099,779	0	15,328,396
13. Rent and rent items .....	14,999,045	31,198,335	225,283	46,422,663
14. Equipment .....	11,912,763	18,333,859	75,345	30,321,967
15. Cost or depreciation of EDP equipment and software .....	2,230,757	11,889,876	0	14,120,633
16. Printing and stationery .....	2,475,944	8,785,907	45,710	11,307,561
17. Postage, telephone and telegraph, exchange and express .....	7,950,632	24,942,023	119,799	33,012,454
18. Legal and auditing .....	3,687,113	365,444	0	4,052,557
19. Totals (Lines 3 to 18) .....	246,879,418	455,787,607	2,467,313	705,134,338
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 316,401 .....	0	65,460,110	0	65,460,110
20.2 Insurance department licenses and fees .....	0	3,804,994	0	3,804,994
20.3 Gross guaranty association assessments .....	0	4,453,564	0	4,453,564
20.4 All other (excluding federal and foreign income and real estate) .....	0	2,030,075	0	2,030,075
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4) .....	0	75,748,743	0	75,748,743
21. Real estate expenses .....	0	0	153,909	153,909
22. Real estate taxes .....	0	0	145,862	145,862
23. Reimbursements by uninsured accident and health plans .....	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses .....	70,091,428	43,357,958	(255,567)	113,193,818
25. Total expenses incurred .....	383,566,802	829,287,811	2,511,517 (a)	1,215,366,130
26. Less unpaid expenses - current year .....	436,875,564	114,444,800	0	551,320,364
27. Add unpaid expenses - prior year .....	343,855,576	119,224,996	0	463,080,572
28. Amounts receivable relating to uninsured accident and health plans, prior year .....	0	0	0	0
29. Amounts receivable relating to uninsured accident and health plans, current year .....	0	0	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	290,546,813	834,068,008	2,511,517	1,127,126,338
DETAILS OF WRITE-INS				
2401. LAD Service Fee .....	0	(3,514,286)	0	(3,514,286)
2402. Miscellaneous .....	233,077	13,068,657	(255,567)	13,046,167
2403. Income from Services .....	(390,602)	157,212	0	(233,390)
2498. Summary of remaining write-ins for Line 24 from overflow page .....	70,248,953	33,646,374	0	103,895,327
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	70,091,428	43,357,958	(255,567)	113,193,818

(a) Includes management fees of \$ 282,328,205 to affiliates and \$ 20,473,599 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. government bonds .....	(a) .....526,804	.....494,496
1.1	Bonds exempt from U.S. tax .....	(a) .....135,924,897	.....132,787,133
1.2	Other bonds (unaffiliated) .....	(a) .....33,282,606	.....34,434,917
1.3	Bonds of affiliates .....	(a) .....0	.....0
2.1	Preferred stocks (unaffiliated) .....	(b) .....13,631,313	.....13,838,829
2.11	Preferred stocks of affiliates .....	(b) .....0	.....0
2.2	Common stocks (unaffiliated) .....	.....1,097,515	.....1,220,925
2.21	Common stocks of affiliates .....	.....67,000,000	.....67,000,000
3.	Mortgage loans .....	(c) .....0	.....0
4.	Real estate .....	(d) .....0	.....0
5	Contract Loans .....	.....0	.....0
6	Cash, cash equivalents and short-term investments .....	(e) .....416,489	.....561,871
7	Derivative instruments .....	(f) .....38,340	.....115,778
8.	Other invested assets .....	.....1,845,405	.....1,845,405
9.	Aggregate write-ins for investment income .....	.....(2,309,118)	.....(2,309,118)
10.	Total gross investment income .....	251,454,251	249,990,236
11.	Investment expenses .....		(g) .....2,365,655
12.	Investment taxes, licenses and fees, excluding federal income taxes .....		(g) .....145,862
13.	Interest expense .....		(h) .....0
14.	Depreciation on real estate and other invested assets .....		(i) .....4,471
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....2,515,988
17.	Net investment income (Line 10 minus Line 16)		247,474,248
DETAILS OF WRITE-INS			
0901.	Make Whole Provision .....	.....727,267	.....727,267
0902.	Security Lending Rebate Expense .....	.....(3,617,445)	.....(3,617,445)
0903.	Miscellaneous Interest .....	.....165,911	.....165,911
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....415,149	.....415,149
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	.....(2,309,118)	.....(2,309,118)
1501.	.....		
1502.	.....		
1503.	.....		
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 thru 1303 plus 1598) (Line 15, above)		.....0

(a) Includes \$ .....10,037,476 accrual of discount less \$ .....12,151,296 amortization of premium and less \$ .....6,857,497 paid for accrued interest on purchases.

(b) Includes \$ .....0 accrual of discount less \$ .....0 amortization of premium and less \$ .....0 paid for accrued dividends on purchases.

(c) Includes \$ .....0 accrual of discount less \$ .....0 amortization of premium and less \$ .....0 paid for accrued interest on purchases.

(d) Includes \$ .....0 for company's occupancy of its own buildings; and excludes \$ .....0 interest on encumbrances.

(e) Includes \$ .....547,326 accrual of discount less \$ .....4,044 amortization of premium and less \$ .....0 paid for accrued interest on purchases.

(f) Includes \$ .....0 accrual of discount less \$ .....0 amortization of premium.

(g) Includes \$. .....0 investment expenses and \$ .....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.

(h) Includes \$ .....0 interest on surplus notes and \$ .....0 interest on capital notes.

(i) Includes \$ .....0 depreciation on real estate and \$ .....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Increases (Decreases) by Adjustment	Total
1.	U.S. Government bonds .....	.....(81,509)	.....0	.....0	.....(81,509)
1.1	Bonds exempt from U.S. tax .....	.....(6,175,048)	.....0	.....99,332	.....(6,075,716)
1.2	Other bonds (unaffiliated) .....	.....(1,500,014)	.....0	.....(1,004,011)	.....(2,504,025)
1.3	Bonds of affiliates .....	.....0	.....0	.....0	.....0
2.1	Preferred stocks (unaffiliated) .....	.....(623,970)	.....0	.....3,836,467	.....3,212,497
2.11	Preferred stocks of affiliates .....	.....0	.....0	.....0	.....0
2.2	Common stocks (unaffiliated) .....	.....(2,231,424)	.....(41,078)	.....162,552	.....(2,109,950)
2.21	Common stocks of affiliates .....	.....0	.....0	.....19,126,383	.....19,126,383
3.	Mortgage loans .....	.....0	.....0	.....0	.....0
4.	Real estate .....	.....0	.....0	.....0	.....0
5.	Contract Loans .....	.....0	.....0	.....0	.....0
6.	Cash, cash equivalents and short-term investments .....	.....(321)	.....0	.....0	.....(321)
7.	Derivative instruments .....	.....25,947	.....0	.....1,316,991	.....1,342,938
8.	Other invested assets .....	.....0	.....0	.....(14,677,006)	.....(14,677,006)
9.	Aggregate write-ins for capital gains (losses) .....	.....0	.....0	.....3,275,046	.....3,275,046
10.	Total capital gains (losses)	.....(10,586,339)	.....(41,078)	.....12,135,754	.....1,508,337
DETAILS OF WRITE-INS					
0901.	Deferred Tax Asset .....	.....0	.....0	.....3,275,046	.....3,275,046
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	.....0	.....0	.....3,275,046	.....3,275,046

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks .....	0	0	0
2.2 Common stocks .....	1,764,607	864,672	(899,935)
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....	0	0	0
3.2 Other than first liens.....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale .....	0	0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) .....	0	0	0
6. Contract loans .....	0	0	0
7. Other invested assets (Schedule BA) .....	0	0	0
8. Receivables for securities .....	0	0	0
9. Aggregate write-ins for invested assets .....	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9) .....	1,764,607	864,672	(899,935)
11. Title plants (for Title insurers only) .....	0	0	0
12. Investment income due and accrued .....	0	0	0
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection .....	7,626,193	7,176,003	(450,190)
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .....	0	0	0
13.3 Accrued retrospective premiums .....	0	0	0
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers .....	6,435,106	0	(6,435,106)
14.2 Funds held by or deposited with reinsured companies .....	0	0	0
14.3 Other amounts receivable under reinsurance contracts .....	0	0	0
15. Amounts receivable relating to uninsured plans .....	0	0	0
16.1 Current federal and foreign income tax recoverable and interest thereon .....	0	0	0
16.2 Net deferred tax asset .....	5,850,958	0	(5,850,958)
17. Guaranty funds receivable or on deposit .....	0	0	0
18. Electronic data processing equipment and software .....	19,452,922	12,922,616	(6,530,306)
19. Furniture and equipment, including health care delivery assets .....	8,961,715	10,526,801	1,565,086
20. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0
21. Receivable from parent, subsidiaries and affiliates .....	0	0	0
22. Health care and other amounts receivable .....	0	0	0
23. Aggregate write-ins for other than invested assets .....	89,522,774	121,136,030	31,613,256
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23) .....	139,614,275	152,626,122	13,011,847
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0
26. Total (Lines 24 and 25)	139,614,275	152,626,122	13,011,847
DETAILS OF WRITE-INS			
0901. FX Swaps .....	0	0	0
0902. ....			
0903. ....			
0998. Summary of remaining write-ins for Line 9 from overflow page .....	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)	0	0	0
2301. Accounts Receivable - Claims Servicing Fee .....	0	0	0
2302. Accounts Receivable - LAD .....	0	22,054,419	22,054,419
2303. Advances .....	21,633	32,101	10,468
2398. Summary of remaining write-ins for Line 23 from overflow page .....	89,501,141	99,049,510	9,548,369
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	89,522,774	121,136,030	31,613,256

## NOTES TO FINANCIAL STATEMENTS

### 1. Nature of Operations and Summary of Significant Accounting Policies

#### Nature of Operations

The Metropolitan Property and Casualty Insurance Company (“the Company”) is incorporated under the laws of the State of Rhode Island. The Company is a wholly owned subsidiary of MetLife, Inc (MET), incorporated in the State of Delaware, a public company whose shares are traded on the New York Stock Exchange. As of December 31, 2005, the Company owned 100% of the outstanding common stock of the following affiliated consolidated subsidiaries: Metropolitan Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Economy Fire & Casualty Company, and the Company reports its investment in Metropolitan Lloyds Insurance Company of Texas in Schedule BA (See Note 10.B.). As of December 31, 2005, the Company owned 100% of the outstanding common stock of the following affiliated unconsolidated subsidiaries: Metropolitan Lloyds, Inc., MetLife Auto & Home Insurance Agency, Inc., and Met P&C Managing General Agency, Inc.

The Company is engaged, principally in the United States, in the property-liability insurance business. The Company’s primary ongoing business is the sale of private passenger automobile, homeowners and personal umbrella insurance.

The Company is authorized to sell property-liability insurance in 48 states and the District of Columbia. The top geographic locations for statutory direct earned premiums were Connecticut, Massachusetts, New York and Rhode Island for the year ended December 31, 2005. No other jurisdiction accounted for more than 5% of statutory direct earned premiums.

The Company distributes its property-liability products through different distribution systems including exclusive agents, work-site marketing, direct response and independent agents.

The Company has exposure to catastrophes, which are an inherent risk of the property-liability insurance business, which have contributed, and will continue to contribute, to material year-to-year fluctuations in the Company’s results of operations and financial position. The Company defines a catastrophe as an event that produces a number of claims in excess of a preset per-event threshold of average claims in a specific area. The Company also has exposure to environmental, asbestos, and other mass tort claims.

#### Summary of Significant Accounting Policies

##### A. Accounting Practices

The Metropolitan Property and Casualty Insurance Company statement is presented on the basis of accounting practices prescribed or permitted by the Insurance Department of the State of Rhode Island (“the Department”). While the Department has the right to permit specific practices that may deviate from prescribed practices, the Company did not follow any permitted practices other than those prescribed by the Department.

The State of Rhode Island has adopted the National Association of Insurance Commissioners’ statutory accounting practices (NAIC SAP) as the basis of its statutory accounting practices.

Accounting practices and procedures of the NAIC are a comprehensive basis of accounting other than accounting principles generally accepted in the United States of America (“GAAP”). The more significant differences are as follows:

- (1) Investment in bonds are generally carried at amortized cost, while under GAAP, they are carried at either amortized cost or fair value based on their classification according to the Company’s ability and intent to hold or trade the securities;
- (2) Investments in common stocks are valued as prescribed by the Securities Valuation Office (“SVO”) of the NAIC, while under GAAP, common stocks are reported at market value;
- (3) Acquisition costs, such as commissions and other costs related to acquiring new business, are expensed as incurred, while under GAAP, they are deferred and amortized to income as premiums are earned or in relation to estimated gross profits;
- (4) Prior to January 1, 2001, a Federal income tax provision was made only on a current basis for Statutory Accounting, while under GAAP, a provision was also made for deferred taxes on temporary differences between the financial reporting and tax bases of assets and liabilities. Subsequent to January 1, 2001, NAIC SAP requires an amount to be recorded for deferred taxes however, there are limitations as to the amount of deferred tax assets that may be reported as “admitted assets”;
- (5) Assets are reported under NAIC SAP as “admitted-asset” value and “non-admitted” assets are excluded through a charge against surplus, while under GAAP, “non-admitted assets” are reinstated to the balance sheet, net of any valuation allowance;
- (6) The change in provision for reinsurance is charged or credited directly through surplus under SAP, while this provision is not recognized for GAAP purposes;
- (7) The balance sheet under NAIC SAP is reported net of reinsurance, while under GAAP, the balance sheet reports reinsurance recoverables, including amounts related to losses incurred but not reported, and prepaid reinsurance premium as assets;
- (8) Comprehensive income and its components are not presented in the statutory financial statements;

## NOTES TO FINANCIAL STATEMENTS

- (9) Subsidiaries are included as common stock carried under the equity method, with the equity in net income of subsidiaries credited directly to the Company's surplus for NAIC SAP, while GAAP requires either consolidation or the equity in earnings of subsidiaries or net income of subsidiaries to be credited to the income statement; and
- (10) Goodwill under GAAP is calculated as the difference between the cost of acquiring the entity and the fair value of the assets received and liabilities assumed. Under NAIC SAP, goodwill is calculated as the difference between the cost of acquiring the entity and the reporting entity's share of the historical book value of the acquired entity. However, under NAIC SAP the amount of goodwill recorded as an "admitted asset" is subject to limitations. In June 2001, SFAS No. 142, Goodwill and Other Intangible Assets significantly changed the method of accounting for intangible assets. Previous authoritative guidance presumed that goodwill and all other intangible assets were wasting assets, and thus the amounts assigned them should be amortized in determining net income. SFAS No. 142 does not presume that those assets are wasting assets. Instead, goodwill and intangible assets that have indefinite useful lives will not be amortized but rather will be tested at least annually for impairment by comparing the fair values of those assets with their recorded amounts.

### B. Use of Estimates

The preparation of financial statements in conformity with NAIC SAP requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.

### C. Accounting Policy

Premiums are generally recognized as revenue on a pro rata basis over the policy term. The portion of the premiums written applicable to the unexpired terms of the policies is recorded as unearned premiums.

- (1) Short-term investments include all investments whose maturities, at the time of acquisition, are one year or less and are stated at amortized cost, which approximates fair value.
- (2) Bonds not backed by other loans are generally stated at amortized cost unless rated by the NAIC as a 3, 4, 5, or 6 which are stated at the lower of market value or amortized cost. Bonds not backed by other loans are amortized using the scientific method.
- (3) Common stocks of non-affiliates are stated at market value except for investments in stock of uncombined subsidiaries and affiliates in which the Company has a controlling interest, see Note 1C(7).
- (4) Preferred stocks are generally stated at cost unless they have a NAIC rating designation of 3, 4, 5, or 6 which are stated at the lower of market value or amortized cost.
- (5) The Company has no mortgage loans.
- (6) Mortgage-backed bonds included in bonds are stated at amortized cost using the scientific method. Amortization of the discount or premium from the purchase of these securities considers the estimated timing and amount of prepayments of the underlying mortgage loans. Actual prepayment experience is periodically reviewed and effective yields are recalculated when differences arise between the prepayments originally anticipated and the actual prepayments received and currently anticipated. For credit-sensitive mortgage-backed and asset-backed bonds and certain prepayment-sensitive bonds (e.g., interest-only securities) the effective yield is recalculated on a prospective basis. For all other mortgage-backed and asset-backed bonds the effective yield is recalculated on a retrospective basis.
- (7) For investments in stocks of uncombined subsidiaries and affiliates in which holdings has an interest of 10% or more are carried on the equity basis. The change in the stated value is recorded as a change in net unrealized capital gains (losses), a component of unassigned surplus.
- (8) The Company has no minor ownership interests in joint ventures, partnerships and limited liability companies.
- (9) For derivative accounting policy, see Note 8.
- (10) For premium deficiency reserve policy, see Note 30.
- (11) The liability for unpaid reported losses is based on a case by case estimate (case reserves) for most lines of business, for the other lines of business, unpaid losses are based on average "statistical" reserves. There is an additional overall estimate (supplemental reserves for several specific lines of business) based on the Company's past experience, this is also known as an additional reserve on known claims. A provision also is made for losses incurred but not reported on the basis of estimates and past experience modified for current trends and estimates of expenses for investigating and settling claims, reduced for anticipated salvage and subrogation. The liability for unpaid losses on business assumed is based in part on reports received from ceding companies.

Management believes that the liability for unpaid losses and loss adjustment expenses is adequate to cover ultimate unpaid losses and loss adjustment expenses incurred. However, such liability is necessarily based on estimates, and the ultimate liability may vary significantly from such estimates. In accordance with industry practice, the Company regularly reviews its estimated liability, and any adjustments are reflected in the period in which they become known. In accordance with guidelines established by the NAIC, the liability for unpaid losses at December 31, 2005 is reported net of estimated salvage and subrogation recoverable.

- (12) The Company has not modified its capitalization policy from the prior year end.
- (13) The Company does not have pharmaceutical rebate receivables.

NOTES TO FINANCIAL STATEMENTS

2. Accounting Changes and Corrections of Errors

- A. The Company has no accounting changes or corrections of errors.
- B. Not applicable. The disclosure for changes in accounting principle as a result of the initial implementation of Codification is no longer required.

3. Business Combinations and Goodwill

A. Statutory Purchase Method

Effective September 30, 1999, the Company acquired the standard personal lines property and casualty operations (“SPPI”) of St. Paul Fire and Marine Insurance Company (“St. Paul”). Such transactions included the purchase of Economy Fire & Casualty Company and Subsidiaries (the “Economy Companies”) through a Stock and Asset Purchase Agreement and the assumption of the remaining SPPI inforce policies from St. Paul and 13 of its subsidiaries through a Buyer Reinsurance and Facility Agreement. The Economy Companies, Economy Fire & Casualty, Economy Premier Assurance Company and Economy Preferred Insurance Company are reported as a component of the investment using the Statutory purchase method of accounting.

The cost of acquiring the Economy Companies was \$442,056,365 and the amount of goodwill is \$159,462,713. The amortization of goodwill recorded was \$15,146,268 and \$15,896,265 for the periods ended December 31, 2005 and December 31, 2004, respectively, which was recorded as unrealized capital gains and had no affect on the Income Statement.

B. Statutory Mergers

Not Applicable.

C. Impairment Loss

Not Applicable.

4. Discontinued Operations

Not Applicable.

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

Not Applicable.

B. Debt Restructure

Not Applicable.

C. Reverse Mortgages

Not Applicable.

D. Loan-Backed Securities

- (1) The Company has elected to use the book value as of January 1, 1994 as the cost for applying the retrospective adjustment method to securities purchased prior to that date.
- (2) Prepayment assumptions were obtained from published broker dealer values and internal estimates.
- (3) The Company did not have any negative yield situations resulting in a change from the retrospective to prospective methodology.

E. Repurchase Agreements

Not Applicable.

F. Real Estate

Not Applicable.

6. Joint Ventures, Partnerships and Limited Liability Companies

Not Applicable.



NOTES TO FINANCIAL STATEMENTS

7. Investment Income

- A. No due and accrued interest was excluded (non-admitted) from investment income.
- B. Not Applicable.

8. Derivative Instruments

Overview

The Company, in connection with its insurance operations, uses derivatives to reduce market risks from changes in foreign currency values. Insurance statutes restrict the Company’s use of derivative securities primarily to hedging activities intended to offset changes in the market value of assets held, obligations, and anticipated transactions and prohibit the use of derivatives for speculation.

The Company, at inception, designates derivatives as either (i) a hedge of the fair value of a recognized asset or liability or an unrecognized firm commitment (“fair value hedge”) or (ii) a hedge of a forecasted transaction or of the variability of cash flows to be received or paid related to a recognized asset (“cash flow hedge”). A derivative designated as a hedging instrument must be highly effective in offsetting the designated risk. Effectiveness of the hedge is formally assessed at inception and throughout the life of the hedging relationship.

When a derivative is designated as a fair value hedge and is determined to be highly effective, the derivative is carried at amortized cost with the exception of foreign currency derivatives and financial futures. Foreign currency fair value derivatives are carried at the U.S. dollar equivalent gain or loss of the foreign leg of the derivative. Financial futures are carried at fair value.

When a derivative is designated as a cash flow hedge and is determined to be highly effective, the derivative is carried at amortized cost with the exception of foreign currency derivatives. Foreign currency cash flow derivatives are carried at the U.S. dollar equivalent gain or loss of the foreign leg of the derivative.

To the extent the Company chooses not to designate its derivatives for hedge accounting, the changes in their fair value are included in “Changes in net unrealized capital gains (losses)”.

The Company discontinues hedge accounting prospectively when: (i) it is determined that the derivative is no longer effective in offsetting changes in the fair value or cash flows of a hedged item (including hedged items such as firm commitments or forecasted transactions); (ii) the derivative expires or is sold, terminated, or exercised; (iii) it is no longer probable that the forecasted transaction will occur; or (iv) a hedged firm commitment no longer meets the definition of a firm commitment.

When hedge accounting is discontinued because it is determined that the derivative is not highly effective in offsetting changes in the fair value or cash flows of a hedged item, the derivative is carried on the balance sheet at its fair value, with changes in fair value recognized in “Changes in net unrealized capital gains (losses)”

Upon termination of a derivative that qualified for hedge accounting, the gain or loss is reflected as an adjustment to the basis of the hedged item and is recognized in income consistent with the hedged item.

Types of Derivative Instruments

Foreign currency swaps are used by the Company to reduce the risks from fluctuations in foreign currency exchange rates associated with investments denominated in foreign currencies. Under foreign currency swaps, the Company agrees with other parties to exchange, at specified intervals, the difference between one currency and another at a forward exchange rate calculated by reference to an agreed upon principal. The principal amount of each currency is exchanged at the inception and termination of the swap by each party. These transactions are entered into pursuant to master agreements that provide for a single net payment to be made by the counterparty for payments made in the same currency at each due date. See Schedule DB, Part C.

Fair Value Hedges

The Company designates and accounts for foreign currency swaps to hedge the foreign currency fair value exposure of foreign currency denominated investments as fair value hedges when they have met the effectiveness requirements of SSAP No. 86.

In measuring ineffectiveness, no component of the derivative’s gain or loss was excluded.

NOTES TO FINANCIAL STATEMENTS

Cash Flow Hedges

The Company designates and accounts for foreign currency swaps to hedge the foreign currency cash flow exposure of foreign currency denominated investments as cash flow hedges, when they have met the effectiveness requirements of SSAP No. 86.

In measuring ineffectiveness, no component of the derivative’s gain or loss was excluded.

At December 31, 2005, the Company is only hedging its exposure to the variability in future cash flows for forecasted transactions related to the payment of variable interest on existing financial instruments.

There were no instances in which the Company discontinued cash flow hedge accounting because the forecasted transactions did not occur on the anticipated date or within two months of that date during the year ended December 31, 2005.

Non-Qualifying Derivatives

The Company enters into foreign currency swaps to minimize its exposure to adverse movements in exchange rates.

There were no amounts recorded in “Changes in net unrealized capital gain (losses)” for the discontinuance of cash flow hedge accounting at December 31, 2005 due to the fact that the derivatives were terminated upon any disqualifying event and the related gains (losses) was recognized in realized capital gains (losses).

Credit Risk

The Company enters into various collateral agreements, which require both the pledging and accepting of collateral in connection with its derivative instruments. As of December 31, 2005, the Company did not have any pledged or accepted collateral in connection with the collateral agreements.

9. Income Taxes

A. Net deferred income tax assets and liabilities as of December 31, 2005 and 2004 consisted of the following:

	12/31/05	12/31/04
Total of all deferred income tax assets (admitted and non-admitted)	135,169,892	165,645,403
Total of all deferred income tax liabilities	(29,085,356)	(68,610,283)
Total deferred income tax assets non-admitted		
in accordance with SSAP No. 10, Income Taxes	(5,850,958)	0
Total net admitted deferred tax asset (liability)	100,233,577	97,035,120
(Increase) decrease in deferred income tax assets non-admitted by NAIC SAP	(5,850,958)	0

B. There are no deferred tax liabilities which are not recognized.

C - 1. Current income taxes incurred consist of the following major components:

	12/31/05	12/31/04
Federal	49,311,871	62,164,556
Foreign	0	0
Total Income tax on gain from operations	49,311,871	62,164,556
Federal income tax on capital gains and losses	(3,175,125)	(1,186,917)
Utilization of capital loss carry-forwards	0	0
Federal and foreign income taxes incurred	46,136,746	60,977,639



NOTES TO FINANCIAL STATEMENTS

- E - 1. As of December 31, 2005, the Company had no capital loss and no operating loss carryforwards.
- F - 1. The Company joins with MetLife Inc. and its includible affiliates in filing a consolidated tax return.
- F - 2. The consolidating companies have a tax allocation agreement which allocates tax liability in accordance with the Internal Revenue Code, as amended, and provides that members shall receive reimbursement to the extent that their tax benefits result in a reduction of the consolidated tax liability.

10. Information Concerning Parent, Subsidiaries and Affiliates

- A. The Company is a wholly owned subsidiary of MetLife, Inc. (MET), incorporated in the State of Delaware, a public company whose shares are traded on the New York Stock Exchange.
- B. – C.
  - (1) For transactions by the Company and any affiliated insurer with any affiliate, see note 13 and Schedule Y Part 2.
  - (2) The Company reports its investment in Metropolitan Lloyds Insurance Company of Texas in Schedule BA with a book value of \$7,358,644 and a statement value of \$12,283,494 on page 2.
  - (3) The MetLife employees provide management, administrative remittance processing, information technology, investment and policyholder service functions for the Company. Metropolitan Property and Casualty establishes guidelines for reasonable determination of costs and services provided, based on time spent or use of services, and charges its subsidiaries for services rendered. The charges for such services to the Company were \$299,443,051 and \$266,617,097 during 2005 and 2004, respectively. At December 31, 2005 and 2004, the Company had balances due to MetLife of \$50,029,835 and \$42,630,038 respectively, pursuant to such agreement.
  - (4) Asset Transfers

The Company received a common stock dividend from its affiliates, Metropolitan General Insurance Company (Met GEN) and Metropolitan Casualty Insurance Company (Met CAS) on September 24, 2004 totaling \$1,094,145 and \$2,188,290, respectively. The Company received the proceeds from investments in bonds of \$3,282,435 including accrued interest of \$54,000 from Met GEN and Met CAS. The Company recorded a deferred realized capital gain liability and a unrealized capital gain adjustment to surplus of \$116,844 on the bond investment transfer for the difference between the fair value \$3,228,435 and book value of \$3,111,591 on the transaction date. The realized capital gain had no impact on the Company’s surplus. The Company recorded the investments in bonds at their fair value of \$3,228,435 on the transaction date.

The Company received a common stock dividend from its affiliate, Metropolitan Group Property Casualty Insurance Company on April 16, 2004 totaling \$60,000,000. The Company received cash of \$568,965 and investments in preferred stock with a fair value of \$59,431,035. The Company recorded a deferred realized capital gain liability and a unrealized capital gain adjustment to surplus of \$8,042,066 on the preferred stock investment transfer for the difference between the fair value \$59,431,035 and Metropolitan Group Property Casualty Insurance Company’s book value of \$51,388,969 on the transaction date. The realized capital gain had no impact on the Company’s surplus. The Company recorded the investments in preferred stock at their fair value of \$59,431,035 on the transaction date.

For the year ended 12/31/2005, the Company’s deferred gain liability has been reduced \$2,045,431 to a balance of \$6,113,479 as a result of the sale of the investments to independent third parties.

NOTES TO FINANCIAL STATEMENTS

D. The Company had the following amounts due from or (due to) related parties as of December 31, 2005.

		Due From (To)
Economy Fire & Casualty Company	\$	412,797
Economy Preferred Insurance Company		213,208
Economy Premier Assurance Company		139,560
Enterprise General Insurance Agency		1,591
General American Life Insurance Company		2,728
Met P&C Managing General Agency, Inc.		7,246
MetLife Auto & Home Insurance Agency, Inc.		331,585
MetLife Bank, National Association		1,795
MetLife Group, Inc.		(105,446)
MetLife Insurance Company (MetLife)		(50,029,835)
MetLife Investors Group, Inc.		487
MetLife, Inc. (MET)		(2,499,032)
Metropolitan Casualty Insurance Company		(18,575)
Metropolitan Direct Property and Casualty Insurance Company		26,604
Metropolitan General Insurance Company		1,170
Metropolitan Group Property and Casualty Insurance Company		10,394
Missouri Reinsurance (Barbados) Inc.		(177,592)
Paragon Life Insurance Company		4,558
Travelers Insurance Company Life Department		3,274
Total	\$	(51,673,483)

E. Not Applicable

F. Management and service contracts and all cost sharing agreements, other than cost allocation arrangements based upon generally accepted accounting principles involving the Company or an affiliated insurer follow;

- (1) Metropolitan Property and Casualty Insurance Company (MPC) and its subsidiaries and affiliates became parties to an existing service agreement (the “Master Services Agreement”) with Metropolitan Life Insurance Company (“MetLife”) and other entities within the MetLife, Inc. (MET) holding company system. This agreement was effective as of October 1, 2003, the date that MetLife sold MPC to MET.

The services agreement governs the provision of services that MetLife provides to MPC and its subsidiaries and affiliates and is substantially the same as the previous service arrangement with MetLife, specifically, services provided would include, but not be limited to, legal, communications, human resources, broker-dealer, general management, controller, investment management, actuarial, treasury, benefits management, systems and technology, adjusting, and claims, underwriting and policyholder services.

- (2) Metropolitan Life Insurance Company (MetLife) transferred substantially all of its employees, including employees of Metropolitan Property and Casualty Insurance Company and its subsidiaries and affiliates, to a service company, MetLife Group, Inc. (MLG) as of January 1, 2003, which provides personnel to MetLife and other entities within the MetLife holding company system. Pursuant to the service agreement between MLG and MPC and its subsidiaries and affiliates, MLG provides such personnel services as may be determined to be reasonably necessary in the conduct of its operations, including without limitation, personnel qualified to perform the following services: legal, communications, human resources, broker-dealer, general management, controller, investment management, actuarial, treasury, benefits management, information systems and technology, and claims, underwriting and policyholder services.

G. The investments the Company holds in its subsidiaries or affiliates are disclosed within the Parents, Subsidiaries and Affiliates section of Schedule D Part 2 Section 2 (Common Stock Owned) and Schedule BA (Other Long-Term Invested Assets).

H. Not Applicable

I. Not Applicable

J. Not Applicable.

11. Debt

Not Applicable.

## NOTES TO FINANCIAL STATEMENTS

### 12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

#### A. Defined Benefit Plan

Not Applicable.

#### B. Defined Contribution Plan

Not Applicable.

#### C. Multiemployer Plan

Not Applicable.

#### D. Consolidated/Holding Company Plans – Pension and Postretirement

The Company participates in a noncontributory defined benefit pension plan sponsored by Metropolitan Life Insurance Company, an affiliate. The Company has no legal obligation for benefits under this plan. Metropolitan Life Insurance Company allocates amounts to the Company based on salary ratios. The Company's share of net expense for the pension plan was \$8,502,550 and \$7,258,720 for 2005 and 2004, respectively. In 2005, the Company made contributions totaling \$117,000 to this pension plan.

In addition, the Company provides certain other post retirement benefits to retired employees through a plan sponsored by Metropolitan Life Insurance Company. The Company has no legal obligation for benefits under this plan. The Company's share of net expense for the other postretirement benefit plan was \$6,314,967 and \$5,605,000 for 2005 and 2004, respectively.

#### E. Postemployment Benefits and Compensated Absences

Not Applicable.

### 13. Capital and Surplus, Dividend Restrictions and Quasi Reorganization

- (1) The Company has 465,000 shares authorized, 315,000 shares issued and outstanding of preferred stock with a par value per share of \$1,000 as of December 31, 2005 and a maturity date of December 9, 2006. The Company has 1,000 shares authorized, issued and outstanding of common stock with a par value per share of \$3,000 as of December 31, 2005.
- (2) Preferred dividends are payable quarterly in arrears beginning February 15, 2005 at the Applicable Rate which will be recalculated on the first business day after each quarterly dividend payment date based on the product of (1 – the highest federal income tax rate for corporations applicable during such dividend period) times (the “AA” Composite Commercial Paper (Financial) Rate + 180 basis points). Dividends paid on preferred stock were \$9,871,418 and \$6,266,829 for the periods ended December 31, 2005 and 2004, respectively. Dividends paid on common stock were \$400,000,000 and \$300,000,000 for the periods ended December 31, 2005 and 2004, respectively.

#### (3) – (4)

Under Rhode Island State Insurance Law, the Company is permitted, without prior insurance regulatory clearance, to pay a stockholder dividend to MetLife, Inc and its affiliates as long as the aggregate amount of all such dividends in any twelve-month period does not exceed the lesser of (i) 10% of its surplus to policyholders as of the immediately preceding calendar year; or (ii) the next preceding two year net income reduced by capital gains and dividends paid to shareholders. The Company will be permitted to pay a stockholder dividend to MetLife, Inc and its affiliates in excess of the lesser of such two amounts only if it files notice of its intention to declare such a dividend and the amount thereof with the Rhode Island Superintendent of Insurance (the “Rhode Island Superintendent”) and the Rhode Island Superintendent does not disapprove the distribution within 30 days of its filing. Under Rhode Island State Insurance Law, the Rhode Island Superintendent has broad discretion in determining whether the financial condition of a stock property and casualty insurance company would support the payment of such dividends to its shareholders. The maximum amount of the dividend which the Company may pay to MetLife, Inc and its affiliates in 2006 without prior regulatory approval is \$178,272,524 for dividends with a scheduled date of payment subsequent to June 1, 2006. Any common or preferred stock dividend payment prior to June 1, 2006 will require prior regulatory clearance.

#### (5) – (8)

Not Applicable.

- (9) The portion of unassigned funds (surplus) represented or reduced by unrealized capital gains (losses) was \$66,627,178.

#### (10) - (12)

Not Applicable.

NOTES TO FINANCIAL STATEMENTS

14. Contingencies

A. Contingent Commitments

Not Applicable.

B. Assessments

(1) Guarantee Fund Assessments

The Company has estimated and recorded an accrual related primarily to the Reliance Insurance Company insolvency resulting in a liability of \$6,641,426 and an asset of \$2,828,724 for future premium tax offsets. There is no method to determine as to when these payments will be paid out or when all the premium tax offsets will be taken. The Company recorded a charge to operations of \$41,040 and \$818,355 at December 31, 2005 and 2004 respectively.

(2) Other Assessments

Citizens Property Insurance Corporation (“Citizens”) was created by the state of Florida to provide insurance to property owners unable to obtain coverage in the private insurance market. Citizens can levy an assessment on participating companies for a financial deficit. Citizens reported losses from Hurricane Wilma in the fourth quarter of 2005, which followed losses from the hurricanes that struck Florida in the third quarter of 2004 and a deficit for the 2004 plan year.

The Company was assessed \$1,531,969 by Citizens for the 2004 year. This assessment was paid in September 2005 and the Company expects to recoup the entire amount over the next year.

Similarly, the Company was assessed \$2,712,660 by Louisiana Citizens Property Insurance Corporation (“LA Citizens”) related to LA Citizens’ estimated plan losses related to Hurricanes Katrina and Rita. This assessment was paid in December 2005 and the Company expects to recoup the entire amount over the next year.

C. Gain Contingencies

Not Applicable.

D. All Other Contingencies

- (1) All of the information in this footnote is being reported on combined basis for Metropolitan Property and Casualty Insurance Company (MPC) and its subsidiaries and affiliates.

A purported class action has been filed against Metropolitan Casualty Insurance Company, in Florida. The complaint alleges breach of contract and unfair trade practices with respect to allowing the use of parts not made by the original manufacturer to repair damaged automobiles. Discovery is ongoing and a motion for class certification is pending.

Two purported nationwide class actions have been filed against Metropolitan Property and Casualty Insurance Company in Illinois. One suit claims breach of contract and fraud due to the alleged underpayment of medical claims arising from the use of a purportedly biased provider fee pricing system. A motion for class certification has been filed and discovery is ongoing. The second suit claims breach of contract and fraud arising from the alleged use of preferred provider organizations to reduce medical provider fees covered by the medical claims portion of the insurance policy. The court recently granted a motion to dismiss the fraud claim.

A purported class action brought in Kings County (WA) Superior Court alleges that Metropolitan Property and Casualty Insurance Company utilizes a biased computer program to systematically underpay personal injury protection (PIP) claims. The suit, brought on behalf of Washington insureds, also alleges that Metropolitan Property and Casualty Insurance Company failed to comply with state law when adjusting PIP claims. Plaintiff seeks both monetary and injunctive relief. An answer has been filed and the parties are engaged in settlement negotiations.

A purported class action has been filed against Metropolitan Property and Casualty Insurance Company in Montana. This suit alleges breach of contract and bad faith for not aggregating medical payment and uninsured coverages provided in connection with the several vehicles identified in insureds' motor vehicle policies. The parties have reached an agreement to settle this suit. Metropolitan Property and Casualty Insurance Company has recorded a liability in an amount it believes is adequate to resolve the claims underlying this matter. The amount to be paid will not be material to Metropolitan Property and Casualty Insurance Company. Certain plaintiffs' lawyers in another action have alleged that the use of certain automated databases to provide total loss vehicle valuation methods was improper. Metropolitan Property and Casualty Insurance Company, along with a number of other insurers, has agreed to resolve this issue in

NOTES TO FINANCIAL STATEMENTS

a class action format. The amount to be paid in resolution of this matter will not be material to Metropolitan Property and Casualty Insurance Company.

A purported class action has been brought against Metropolitan Property and Casualty Insurance Company in superior court in Kings County, Washington. Plaintiffs seek to represent a class of insureds who have received personal indemnity payment (PIP) benefits from Metropolitan Property and Casualty Insurance Company, incurred legal expenses to collect damages from the party responsible for the underlying accident, and then had underinsured or uninsured motorist benefits offset by the amount of the PIP recovery. Plaintiffs claim that Metropolitan Property and Casualty Insurance Company must pay its share of the legal fees incurred by the insured to recover from the third party because the Company is entitled to share in that recovery. Plaintiffs seek both monetary and injunctive relief. Metropolitan Property and Casualty Insurance Company has answered, discovery is ongoing, and the parties are engaged in settlement negotiations.

Plaintiffs’ lawyers, the CCC valuation service, and a group of CCC clients including Metropolitan Property and Casualty Insurance Company, Progressive, Hartford, Travelers and Prudential have entered into a preliminary agreement to settle a nationwide class action which challenges the valuations using the CCC process as opposed to the Blue Book method. St. Paul, but not Metropolitan Property and Casualty Insurance Company, is a defendant in an Illinois class action lawsuit involving this issue. Metropolitan Property and Casualty Insurance Company exposure to the class is \$7.5 million with a conservative estimate of a 20% participation rate. Metropolitan Property and Casualty Insurance Company will pay \$1.15 million in fees to plaintiffs’ counsel as part of the settlement. CCC will be responsible for paying class administration costs. The parties are completing the settlement process.

Metropolitan Property and Casualty Insurance Company has been named along with several other carriers in a Florida federal court RICO case alleging improper use of “Silent Preferred Provider Organizations” to obtain discounts on Med Pay and Personal Injury Protection claims. The settlement of this matter has been approved by the court and implemented by the parties.

A purported Louisiana class action was filed against Metropolitan Property and Casualty Insurance Company in Louisiana federal court on behalf of insureds who incurred total property losses as a result of Hurricane Katrina. Plaintiffs claim they are entitled to coverage under a theory that Louisiana's "valued policy” law requires carriers to pay policy limits whenever an insured residence is declared a total loss and any of the damage is caused by a covered peril (for example, wind) even though some of the damage was caused by an excluded peril (for example, water). Some individual lawsuits challenging the denial of claims for property damage related to Hurricane Katrina have also been filed. Metropolitan Property and Casualty Insurance Company intends to vigorously defend these actions.

Various litigation claims, and assessments against the Company, in addition to those discussed above and those otherwise provided for in the Company’s financial statements, have arisen in the course of the Company’s business, including but not limited to, in connection with its activities as an insurer, employer and taxpayer. Further, state insurance regulatory authorities and other federal and state authorities regularly make inquiries and conduct investigations concerning the Company’s compliance with applicable insurance and other laws and regulations.

It is not feasible to predict or determine the ultimate outcome of all pending investigations and legal proceedings or provide reasonable ranges of potential losses, except as noted above in connection with specific matters. In some of the matters referred to above, very large and/or indeterminate amounts, including punitive and treble damages, are sought. Although in light of these considerations it is possible that an adverse outcome in certain cases could have a material adverse effect upon the Company’s financial position, based on information currently known by the Company’s management, in its opinion, the outcomes of such pending investigations and legal proceedings are not likely to have such an effect. However, given the large and/or indeterminate amounts sought in certain of these matters and the inherent unpredictability of litigation, it is possible that an adverse outcome in certain matters could, from time to time, have a material adverse effect on the Company’s financial statements.

(2) Impact of Hurricane Katrina

On August 29, 2005, Hurricane Katrina made landfall in the states of Louisiana, Mississippi and Alabama causing catastrophic damage to these coastal regions. For the year ended December 31, 2005, the Company recognized total net losses related to the catastrophe of \$120 million, net of income taxes and reinsurance recoverables and including reinstatement premiums and other reinsurance related premium adjustments. The Company’s gross losses from Katrina were approximately \$315 million, primarily arising from the Company’s homeowners business.

Additional hurricane-related losses may be recorded in future periods as claims are received from insureds and claims to reinsurers are processed. Reinsurance recoveries are dependent on the continued creditworthiness of the reinsurers, which may be affected by their other reinsured losses in connection with Hurricane Katrina and otherwise. In addition, lawsuits, including purported class actions, have been filed in Mississippi and Louisiana challenging the property and casualty insurance industry's exclusion of water damage from homeowners policies and in Louisiana seeking application of the state’s “valued policy” law.



NOTES TO FINANCIAL STATEMENTS

The Company is a named party in some of these lawsuits. In addition, rulings in cases in which the Company is not a party may affect interpretation of its policies. The Company intends to vigorously defend these matters. However, any limitation on coverage exclusions could result in an increase in the Company's hurricane-related claim exposure and losses. If the courts were to nullify the challenged exclusions, additional claim losses resulting from Hurricane Katrina could have a material adverse impact on the Company's consolidated financial statements.

15. Leases

- A. The Company has entered into various lease agreements for office space, data processing and other equipment. Rental expense under such leases was \$25,937,814 in 2005. Future gross minimum rental payments under non-cancelable leases are as follows:

		Year Ended December 31,
2006	\$	8,466,710
2007		7,286,864
2008		5,834,046
2009		3,654,349
2010		1,994,616
Thereafter		<u>5,565,452</u>
Total	\$	<u><u>32,802,037</u></u>

- B. Leasing is not a significant part of the Company’s business.

16. Information About Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

- (1) The table below summarizes the face amount of the Company’s financial instruments with off-balance sheet risk:

	Assets		Liabilities	
	2005	2004	2005	2004
Swaps	\$ 7,202,496	\$ -	\$ -	\$ 7,282,608

- (2) See Note 8 for a description of the nature and terms of the Company’s derivatives, including market and credit risks, cash requirements, and related accounting policy.
- (3) The Company is exposed to credit-related losses in the event that a counterparty fails to perform its obligations under contractual terms. The credit exposure of swaps is represented by the fair value of contracts with a positive fair value at the reporting date. The off-balance sheet credit exposure of the Company’s swaps was \$286,128 and \$0 at December 31, 2005 and 2004, respectively.
- (4) The current credit exposure of the Company’s derivative contracts is limited to the fair value at the reporting date. Credit risk is managed by entering into transactions with creditworthy counterparties and obtaining collateral where appropriate. All of the net credit exposure for the Company from derivative contracts is with investment grade counterparties. As of December 31, 2005, the Company did not have any accepted collateral under its collateral agreements. The Company did not have collateral agreements as of December 31, 2004.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities.

- A. Transfer of Receivables Reported as Sales  
Not Applicable.
- B. Transfer and Servicing of Financial Assets
  - (1) Not Applicable
  - (2) The Company participates in securities lending programs whereby blocks of securities, which are included in investments, are loaned to third parties, primarily major brokerage firms. The Company requires a minimum of 102% of the fair value of the loaned securities to be separately maintained as collateral for the loans. Securities with a cost or amortized cost of \$79 million and \$112 million and an estimated fair value of \$87 million and \$122 million were on loan under the program at December 31, 2005 and December 31, 2004, respectively. The Company was liable for cash collateral under its control of \$93 million and \$125 million at December 31, 2005 and December 31, 2004, respectively. Security collateral on deposit from customers may not be sold or repledged and is not reflected in the consolidated financial statements.
  - (3) Not Applicable.

NOTES TO FINANCIAL STATEMENTS

- C. Wash Sales
1. In the course of the Company's asset management, securities are not sold and reacquired within 30 days of the sale date to enhance the Company's yield on its investment portfolio. There may be occasional isolated incidents where wash sales occur.

2. The Company did not have any wash sales with an NAIC designation of 3 through 6 for the period ending December 31, 2005.

18. Gain or Loss to the Insurer from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans

Not Applicable.

19. Direct Premium Written by Managing General Agents/Third Party Administrators

No managing general agent or third party administrator writes direct premium equal to or greater than 5% of surplus. The only managing general agent or third party administrator the Company transacts with is as follows:

Name and Address of Managing General Agent And Third Party Administrator	FEI Number	Exclusive Contract	Type Of Business Written	Type of Authority Granted	Direct Written Premium
Seabury & Smith, Inc 200 Clarendon Street, Suite 37 Boston, MA 02116	13- 3112276	No	Automobile / Home / Other	B P	\$ 39,726,264

20. September 11 Events

- (1) As of December 31, 2005, MPC has reported ultimate losses of \$3.755 million consisting of \$3.753 million of reported losses and \$0.002 million of incurred but not reported as a result of the September 11 event (CAT 48). The ultimates were determined for all companies combined. The primary concentration of these losses was homeowner (condo) losses which includes the loss of use and loss of personal property. In addition, these losses consist of a few auto claims. MPC did not make any reinsurance recoveries as a result of the September 11 event.

(2) In MPC’s estimate, it has fully recognized contingencies reasonably expected to impact the financial statements in the near term pertaining to the September 11 event.

(3) None.

(4) Not applicable.

21. Other Items

A. Extraordinary Items

Not Applicable.

B. Trouble Debt Restructuring

Not Applicable.

C. Other Disclosures

- (1) The Company has elected to use truncation in reporting amounts on all parts of Schedule D. Some Schedules and Exhibits may not agree due to rounding.

(2) Management fees paid to Metropolitan Life Insurance Company totaled \$282,328,205 and \$248,563,871 for the period ended December 31, 2005 and 2004, respectively. These charges were allocated to the proper expense classifications based on information provided by Metropolitan Life Insurance Company.

(3) Effective January 1, 2001, the NAIC and most state insurance departments implemented a comprehensive guide to Statutory Accounting Principles (Codification). These Accounting Practices and Procedures produced an increase to surplus for the Company in 2001 as a result of the recognition of deferred federal income taxes.

(4) The Company contributed \$5,000 to the political action committee MetLife Political Participation Fund B as of December 31, 2005.

D. Uncollectible Assets

Not Applicable.

E. Business Interruption Insurance Recoveries

Not Applicable.

NOTES TO FINANCIAL STATEMENTS

22. Events Subsequent

Not Applicable.

23. Reinsurance

A. Unsecured Reinsurance Recoverables

The Company has unsecured aggregate recoverable losses, paid and unpaid including IBNR, Loss adjustment expenses and unearned premiums in the amount of \$39,373,600 with Commonwealth Automobile Reinsurers, (CAR), Federal I.D. #AA-9991161. CAR is a mandatory risk pool in which all direct writers of automobile coverage in the state require participation.

The underlying security of this pool is backed by every insurance company, which writes automobile insurance. In the worst case scenario, if a company that participates become insolvent, that company’s share of the pool losses would be distributed on a pro rata basis to the remaining writers in the state.

MPC has a substantial amount of reinsurance recoverable with CAR since Massachusetts represents 48.77% of all automobile coverage written and 33.79% of all premiums written. The Company has participated in mandatory reinsurance facilities over a substantial number of years and has never experienced a reinsurance write-off.

In addition, it should be noted that the Company has a corresponding reinsurance payable of \$3,750,588 to CAR. Therefore, the net balance recoverable is \$35,623,012 from CAR.

B. Reinsurance Recoverable in Dispute  
Not Applicable.

C. Reinsurance Assumed and Ceded

(1)	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium	Commission	Premium	Commission	Premium	Commission
	Reserve	Equity	Reserve	Equity	Reserve	Equity
	(1)	(2)	(3)	(4)	(5)	(6)
Affiliates	\$ 681,810,789	\$ 0	\$ 0	\$ 0	\$ 681,810,789	\$ 0
All Other	16,456,121	4,810,330	20,321,584	5,878,128	(3,865,463)	(1,067,798)
Total	\$ <u>698,266,910</u>	\$ <u>4,810,330</u>	\$ <u>20,321,584</u>	\$ <u>5,878,128</u>	\$ <u>677,945,326</u>	\$ <u>(1,067,798)</u>

Direct Unearned Premium Reserve \$508,260,326

(2) The additional or return commission, predicted on loss experience or on any other form of profit sharing arrangements in this annual statement as a result of existing contractual arrangements are accrued as follows:

	Direct	Assumed	Ceded	Net
Contingent Commission	\$ 9,540,846	\$ 13,648,557	\$ 0	\$ 23,189,403
Sliding Scale Adjustments	0	0	0	0
Other Profit Commission Arrangements	0	0	0	0
Total	\$ <u>9,540,846</u>	\$ <u>13,648,557</u>	\$ <u>0</u>	\$ <u>23,189,403</u>

D. Uncollectible Reinsurance

Not Applicable.

E. Commutation of Ceded Reinsurance

Not Applicable.

F. Retroactive Reinsurance

Not Applicable.

NOTES TO FINANCIAL STATEMENTS

G. Reinsurance Accounted for as a Deposit

Not Applicable.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not Applicable.

25. Change in Incurred Losses and Loss Adjustment Expenses

Reserves for incurred losses and loss adjustment expenses attributable to insured events of prior years has decreased by \$761 million from \$1,777 million in 2004 to \$1,016 million in 2005. The prior year reserves have decreased principally for the private passenger auto liability and homeowners lines of insurance. The ultimate losses and loss adjustment expenses for the prior years have also decreased for most lines, but to a lesser extent. This is shown in Schedule P. The Company has no retrospectively rated policies.

26. Intercompany Pooling Arrangements

- A. Effective January 1, 2001, the Metropolitan Property and Casualty Insurance Company (MPC) entered into a 100% Restated Quota Share Reinsurance Agreement with its subsidiary companies, Metropolitan Casualty Insurance Company, NAIC #40169, Metropolitan General Insurance Company, NAIC #39950, Metropolitan Direct Property and Casualty Insurance Company, NAIC #25321, Metropolitan Group Property and Casualty Insurance Company, NAIC #34339, Metropolitan Lloyds Insurance Company of Texas, NAIC #13938, and Economy Fire & Casualty Company, NAIC #22926.
- B. The Restated Quota Share Reinsurance Treaty provides that the subsidiary companies obligate themselves to cede, and MPC obligates itself to accept, a 100% interest in each of the subsidiaries' gross net liabilities and its premiums, losses, expenses, payment fees, dividends and direct agents balance.

In addition, the Restated Quota Share Reinsurance Agreement provides that Economy Fire & Casualty Company's (EFAC) subsidiary companies, Economy Preferred Insurance Company, NAIC #38067 and Economy Premier Assurance Company, NAIC #40649 are obligated to cede, and EFAC obligates itself to accept, a 100% interest in each of the subsidiaries' gross net liabilities and its premiums, losses, expenses, payment fees, dividends and direct agents balance.

All lines of business are subject to the reinsurance, except for the run-off of a book of reinsurance business transacted through the Odyssey Reinsurance Company and Metropolitan Group Property and Casualty Insurance Company arrangement.

- C. The lead company, Metropolitan Property and Casualty Insurance Company, makes cessions to non-affiliated reinsurers subsequent to the cession of business from the affiliated members to the lead company, except for business transacted through the Odyssey Reinsurance Company and Metropolitan Group Property and Casualty Insurance Company arrangement.

Cessions to non-affiliated reinsurers of business subject to the reinsurance agreement are as follows:

Property Catastrophe Excess of Loss	All Property Business including but not limited to Homeowners, Dwelling Fire, Automobile Physical Damage and Inland Marine
Casualty Excess of Loss	Personal Liability including Automobile, Homeowners and Personal Umbrella Liability
Property Per Risk	Business classified by the Company as Personal Property
Mandatory Pools	Business transacted through Massachusetts, New Hampshire, North Carolina and South Carolina Automobile Facilities, various Mine Subsidence programs, Michigan Catastrophic Claims Association and Florida Hurricane Catastrophe Fund

- D. All members are party to reinsurance agreements with non-affiliated reinsurers covering business subject to the restated quota share reinsurance agreement. All members have a contractual right of direct recovery from the non-affiliated reinsurer.
- E. There are no discrepancies between entries regarding reinsurance business on the assumed and ceded reinsurance schedules of the lead company and corresponding entries on the assumed and ceded reinsurance schedules of other pool participants.
- F. The lead company, Metropolitan Property and Casualty Insurance Company, discloses all reinsurance related to non-affiliated companies of reinsurance business and therefore, discloses the entire Provision for Reinsurance, Schedule F Part 5.

NOTES TO FINANCIAL STATEMENTS

27. Structured Settlements

- A. The Company has purchased annuities with the claimant as payee for which the Company has a contingent liability. The Company eliminated its loss reserves for these claims at the time the annuities were purchased. A contingent liability exists to the extent that the issuers of the annuity contracts become unable to fulfill their contractual obligations. The present value of all annuity contracts still in force at December 31, 2005 was \$150,140,594. If the Company became responsible for any payments under these annuities, such payments could possibly be reduced by reinsurance recoverables.
- B. The Company has not purchased any annuities for which it has not obtained a release of liability from the claimant/annuitant as a result of the purchase of an annuity as of December 31, 2005.

28. Health Care Receivables

Not Applicable.

29. Participating Policies

Not Applicable.

30. Premium Deficiency Reserves

The Company had liabilities of \$1,190 and \$2,196 related to premium deficiency reserves as of December 31, 2005 and 2004, respectively. The Company did not consider anticipated investment income when calculating its premium deficiency reserves. The reserves are the result of the Company’s participation in the Florida Automobile Joint Underwriting Association.

31. High Deductibles

Not Applicable.

32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

Not Applicable.

33. Asbestos/Environmental (Mass Tort) Reserves

Not Applicable.

34. Subscriber Savings Accounts

Not Applicable.

35. Multiple Peril Crop Insurance

Not Applicable.

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. Treasury securities .....	5,185,861	0.124	5,185,861	0.125
1.2 U.S. government agency obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies .....	0	0.000	0	0.000
1.22 Issued by U.S. government sponsored agencies .....	0	0.000	0	0.000
1.3 Foreign government (including Canada, excluding mortgaged-backed securities) .....	87,444,111	2.099	87,444,111	2.100
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S. :				
1.41 States, territories and possessions general obligations .....	2,621,519,972	62.919	2,621,519,972	62.945
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations .....	0	0.000	0	0.000
1.43 Revenue and assessment obligations .....	0	0.000	0	0.000
1.44 Industrial development and similar obligations .....	0	0.000	0	0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Issued or guaranteed by GNMA .....	5,898,518	0.142	5,898,518	0.142
1.512 Issued or guaranteed by FNMA and FHLMC .....	33,128,534	0.795	33,128,534	0.795
1.513 All other .....	0	0.000	0	0.000
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA .....	9,512,679	0.228	9,512,679	0.228
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521 .....	0	0.000	0	0.000
1.523 All other .....	29,142,079	0.699	29,142,079	0.700
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO) .....	225,054,270	5.401	225,054,270	5.404
2.2 Unaffiliated foreign securities .....	65,036,472	1.561	65,036,472	1.562
2.3 Affiliated securities .....	0	0.000	0	0.000
3. Equity interests:				
3.1 Investments in mutual funds .....	0	0.000	0	0.000
3.2 Preferred stocks:				
3.21 Affiliated .....	0	0.000	0	0.000
3.22 Unaffiliated .....	353,951,190	8.495	353,951,190	8.499
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated .....	0	0.000	0	0.000
3.32 Unaffiliated .....	51,217,210	1.229	51,217,210	1.230
3.4 Other equity securities:				
3.41 Affiliated .....	670,568,393	16.094	668,803,786	16.059
3.42 Unaffiliated .....	0	0.000	0	0.000
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated .....	0	0.000	0	0.000
3.52 Unaffiliated .....	0	0.000	0	0.000
4. Mortgage loans:				
4.1 Construction and land development .....	0	0.000	0	0.000
4.2 Agricultural .....	0	0.000	0	0.000
4.3 Single family residential properties .....	0	0.000	0	0.000
4.4 Multifamily residential properties .....	0	0.000	0	0.000
4.5 Commercial loans .....	0	0.000	0	0.000
4.6 Mezzanine real estate loans .....	0	0.000	0	0.000
5. Real estate investments:				
5.1 Property occupied by the company .....	68,693	0.002	68,693	0.002
5.2 Property held for the production of income (including \$ .....0 of property acquired in satisfaction of debt) .....	0	0.000	0	0.000
5.3 Property held for sale (including \$ .....0 property acquired in satisfaction of debt) .....	0	0.000	0	0.000
6. Contract loans .....	0	0.000	0	0.000
7. Receivables for securities .....	10,033,723	0.241	10,033,723	0.241
8. Cash, cash equivalents and short-term investments .....	(124,574,482)	(2.990)	(124,574,482)	(2.991)
9. Other invested assets .....	123,345,542	2.960	123,345,542	2.962
10. Total invested assets	4,166,532,765	100.000	4,164,768,158	100.000

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES  
GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

Yes ☒ No ☐

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes ☒ No ☐ N/A ☐

1.3

State Regulating?

Rhode Island

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes ☒ No ☐

2.2

If yes, date of change:  
If not previously filed, furnish herewith a certified copy of the instrument as amended.

04/27/2005

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2003

3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2003

3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

07/21/2005

3.4

By what department or departments?  
Rhode Island Insurance Division / Department of Business Regulation

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.11 sales of new business?  
4.12 renewals?

Yes ☐ No ☒  
Yes ☐ No ☒

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.21 sales of new business?  
4.22 renewals?

Yes ☐ No ☒  
Yes ☐ No ☒

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes ☐ No ☒

5.2

If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.)

Yes ☐ No ☒

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes ☐ No ☒

7.2

If yes,  
7.21 State the percentage of foreign control;  
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

0.0 %

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? ..... Yes [ X ] No [ ]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.  
MetLife, Inc. (a financial holding company)
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ X ] No [ ]
- 8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC) and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 OTS	6 FDIC	7 SEC
Met Investors Advisory .....	Newport Beach, CA .....					YES
MetLife Advisors LLC .....	Boston, MA .....					YES
MetLife Bank NA .....	Bridgewater, NJ .....		YES			
MetLife Investors Distribution Company .....	Newport Beach, CA .....					YES
MetLife Securities, Inc. ....	New York, NY .....					YES
New England Securities Corporation .....	Boston, MA .....					YES
Walnut Street Advisors, Inc. ....	St. Louis, MO .....					YES
Walnut Street Securities, Inc. ....	St. Louis, MO .....					YES
Citigroup Alternative Investments Opportunity Fund I, LLC .....	Hartford, CT .....					YES
Citigroup Alternative Investments Opportunity Fund III Assoc., LLC .....	Hartford, CT .....					YES
Tishman Seyer/Citigroup Alternative Investments Assoc. III, LLC .....	New York, NY .....					YES
Travelers Asset Management International Company LLC .....	Hartford, CT .....					YES
Travelers Distribution LLC .....	Hartford, CT .....					YES
Travelers Investment Advisers, Inc. ....	New York, NY .....					YES
Tower Square Securities, Inc. ....	Hartford, CT .....					YES
TL&A Insurance Distribution LLC .....	Hartford, CT .....					YES
CitiStreet Retirement Services LLC .....	East Brunswick, NJ .....	YES				
CitiStreet Financial Services LLC .....	East Brunswick, NJ .....					YES
CitiStreet Funds Management LLC .....	East Brunswick, NJ .....					YES
CitiStreet Equities .....	East Brunswick, NJ .....					YES



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
Deloitte & Touche, 333 Ludlow Street, Stamford, CT 06902-6982

10.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
Michael Clifford Walsh, Vice President, Metropolitan Property and Casualty Insurance Company

11.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? .....  
11.11 Name of real estate holding company .....  
11.12 Number of parcels involved .....  
11.13 Total book/adjusted carrying value .....\$ .....

Yes [ ]

No [ X ]

0

0

11.2

If, yes provide explanation:  
.....

12.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

12.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

12.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? .....

Yes [ ]

No [ ]

12.3

Have there been any changes made to any of the trust indentures during the year? .....

Yes [ ]

No [ ]

12.4

If answer to (12.3) is yes, has the domiciliary or entry state approved the changes? .....

Yes [ ]

No [ ]

N/A [ ]

BOARD OF DIRECTORS

13.

Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof? .....

Yes [ X ]

No [ ]

14.

Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? .....

Yes [ X ]

No [ ]

15.

Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? .....

Yes [ X ]

No [ ]

FINANCIAL

16.1

Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):  
16.11 To directors or other officers.....\$ .....  
16.12 To stockholders not officers.....\$ .....  
16.13 Trustees, supreme or grand (Fraternal Only) .....\$ .....  
16.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):  
16.21 To directors or other officers.....\$ .....  
16.22 To stockholders not officers.....\$ .....  
16.23 Trustees, supreme or grand (Fraternal Only) .....\$ .....  
17.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in this statement? .....

0

0

0

0

0

0

0

0

Yes [ ]

No [ X ]

17.2

If yes, state the amount thereof at December 31 of the current year:  
17.21 Rented from others.....\$ .....  
17.22 Borrowed from others.....\$ .....  
17.23 Leased from others .....\$ .....  
17.24 Other .....\$ .....  
18.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? .....

0

0

0

0

0

0

Yes [ ]

No [ X ]

18.2

If answer is yes,  
18.21 Amount paid as losses or risk adjustment \$ .....  
18.22 Amount paid as expenses .....\$ .....  
18.23 Other amounts paid .....\$ .....  
19.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? .....

0

0

0

0

Yes [ ]

No [ X ]

19.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount? .....

0

16.1.1

GENERAL INTERROGATORIES

INVESTMENT

20.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date, except as shown by Schedule E - Part 3 - Special Deposits? ..... Yes [ ] No [ X ]

20.2 If no, give full and complete information relating thereto:  
JP Morgan Chase Bank is used as custodian

21.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, except as shown on the Schedule E - Part 3 - Special Deposits, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 17.1). .....  
Yes [ X ] No [ ]

21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Loaned to others .....	\$ .....79,222,755
21.22 Subject to repurchase agreements .....	\$ .....0
21.23 Subject to reverse repurchase agreements .....	\$ .....0
21.24 Subject to dollar repurchase agreements .....	\$ .....0
21.25 Subject to reverse dollar repurchase agreements .....	\$ .....0
21.26 Pledged as collateral .....	\$ .....0
21.27 Placed under option agreements .....	\$ .....0
21.28 Letter stock or other securities restricted as to sale .....	\$ .....0
21.29 Other .....	\$ .....0

21.3 For category (21.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....	.....	.....
.....	.....	.....
.....	.....	.....

22.1 Does the reporting entity have any hedging transactions reported on Schedule DB? ..... Yes [ X ] No [ ]

22.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? ..... Yes [ X ] No [ ] N/A [ ]  
If no, attach a description with this statement.

23.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? ..... Yes [ ] No [ X ]

23.2 If yes, state the amount thereof at December 31 of the current year. ....\$ .....0

GENERAL INTERROGATORIES

24. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1 - General, Section IV.H - Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [ X ] No [ ]

24.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Nature of Custodian(s)	2 Custodian's Address
JP Morgan Chase Bank .....	3 Chase Metro Tech Center, Floor 5, Brooklyn, NY 11245 .....
.....	.....

24.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
.....	.....	.....
.....	.....	.....

24.03 Have there been any changes, including name changes, in the custodian(s) identified in 24.01 during the current year? Yes [ ] No [ X ]

24.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....	.....	.....	.....
.....	.....	.....	.....

24.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
04095 .....	Chris Bajak .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Bill Bixler .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Susan Buffum .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Jason Chapin .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Cindy Chen .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Vincent Cirulli .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Frank Donnantuono .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Nancy Doyle .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	David Farrell .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Dominic Guillossou .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Norman Hu .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Sean Huang .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Chris Johnson .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Kevin Kelly .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Wai Lee .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Brian Lewand .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Stacey Lituchy .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Lisa Longino .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Kenneth Mahon .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	William Moretti .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Nancy Mueller .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Brad Rhoads .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	John Rosenthal .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Sanket Sant .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	John Saporito .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Charles Scully .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Urmil Shah .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Michael Sing .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Gerd Stabbert .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Jeffrey Tapper .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Mirsad Usejnoski .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Jason Valentino .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Michael Williams .....	200 Park Avenue, NY, NY 10166 .....
04095 .....	Jim Wiviott .....	200 Park Avenue, NY, NY 10166 .....
.....	.....	.....

25.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)]? Yes [ ] No [ X ]

25.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
.....	.....	.....
25.2999 - Total		0

25.3 For each mutual fund listed in the table above, complete the following schedule:

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation

GENERAL INTERROGATORIES

26. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
26.1 Bonds .....	3,081,946,619	3,233,860,262	151,913,643
26.2 Preferred stocks .....	353,951,189	353,951,189	0
26.3 Totals .....	3,435,897,808	3,587,811,451	151,913,643

26.4 Describe the sources or methods utilized in determining the fair values:  
Market prices are obtained from the NAIC. In cases where prices are not available through the NAIC, first an external quoted price is sought, otherwise the fair value is internally estimated using present value or valuation techniques. Factors considered in estimating fair values include: coupon rate, maturity, estimated duration, call provisions, sinking fund requirements, credit rating, industry sector of the issuer and quoted market prices of comparable securities.

27.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? ..... Yes [ ] No [ X ]

27.2 If no, list exceptions:  
As of 12/31/2005 fourteen issues did not meet the filing requirements of the NAIC Purpose and Procedures Manual. One issue did not have the executed legal documents to file and thirteen issues designations were converted due to a difference in the security type classification between the NAIC Security Valuation Office and the insurance company.

OTHER

28.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....8,457,627

28.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Insurance Service Office, Inc. ....	2,305,206

29.1 Amount of payments for legal expenses, if any? .....\$ .....83,959

29.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
.....	
.....	

30.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? .....\$ .....0

30.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....	
.....	

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force? .....

Yes [ ] No [ X ]

1.2

If yes, indicate premium earned on U. S. business only .....

\$ 0

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? .....

\$ 0

1.31

Reason for excluding .....

1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. ....

\$ 0

1.5

Indicate total incurred claims on all Medicare Supplement Insurance. ....

\$ 0

1.6

Individual policies:

Most current three years:

1.61

Total premium earned .....

\$ 0

1.62

Total incurred claims .....

\$ 0

1.63

Number of covered lives .....

0

All years prior to most current three years

1.64

Total premium earned .....

\$ 0

1.65

Total incurred claims .....

\$ 0

1.66

Number of covered lives .....

0

1.7

Group policies:

Most current three years:

1.71

Total premium earned .....

\$ 0

1.72

Total incurred claims .....

\$ 0

1.73

Number of covered lives .....

0

All years prior to most current three years

1.74

Total premium earned .....

\$ 0

1.75

Total incurred claims .....

\$ 0

1.76

Number of covered lives .....

0

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator .....

7,748,251

9,065,461

2.2

Premium Denominator .....

2,919,865,534

2,957,511,357

2.3

Premium Ratio (2.1/2.2) .....

0.003

0.003

2.4

Reserve Numerator .....

1,561,994

1,775,444

2.5

Reserve Denominator .....

3,163,565,882

2,950,915,881

2.6

Reserve Ratio (2.4/2.5) .....

0.000

0.001

3.1

Does the reporting entity issue both participating and non-participating policies? .....

Yes [ ] No [ X ]

3.2

If yes, state the amount of calendar year net premiums written on:

3.21

Participating policies .....

\$ 0

3.22

Non-participating policies .....

\$ 0

4.

For Mutual Reporting Entities and Reciprocal Exchanges Only:

4.1

Does the reporting entity issue assessable policies? .....

Yes [ ] No [ ]

4.2

Does the reporting entity issue non-assessable policies? .....

Yes [ ] No [ ]

4.3

If assessable policies are issued, what is the extent of the contingent liability of the policyholders? .....

% 0.0

4.4

Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. ....

\$ 0

5.

For Reciprocal Exchanges Only:

5.1

Does the Exchange appoint local agents? .....

Yes [ ] No [ ]

5.2

If yes, is the commission paid:

5.21

Out of attorney's-in-fact compensation.....

Yes [ ] No [ ] N/A [ ]

5.22

As a direct expense of the exchange.....

Yes [ ] No [ ] N/A [ ]

5.3

What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact? .....

5.4

Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? .....

Yes [ ] No [ ]

5.5

If yes, give full information .....

17

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.1

What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?  
Not applicable .....

6.2

Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.  
The company's evaluation of the hurricane and earthquake perils (property business only) is based on EQECAT's WORLDCAT, and USWIND, Risk Management Solutions (RMS) and Applied Insurance Research (AIR) computer models. The largest Probable Maximum Loss generated is produced by a hurricane in the northeast region of the United States. ....

6.3

What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?  
The Company is protected from this loss through the purchase of Property Catastrophe Excess of Loss treaties. ....

6.4

Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? .....

Yes [ X ] No [ ]

6.5

If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss.  
.....

7.1

Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provisions)?.....

Yes [ X ] No [ ]

7.2

If yes, indicate the number of reinsurance contracts containing such provisions: .....

1

7.3

If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?.....

Yes [ ] No [ X ]

8.1

Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? .....

Yes [ ] No [ X ]

8.2

If yes, give full information  
.....

9.1

Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 3% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 3% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:  
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;  
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;  
(c) Aggregate stop loss reinsurance coverage;  
(d) An unconditional or unilateral right by either party to commute the reinsurance contract except for such provisions which are only triggered by a decline in the credit status of the other party;  
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or  
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. ....

Yes [ ] No [ X ]

9.2

Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:  
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or  
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates. ....

Yes [ ] No [ X ]

9.3

If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:  
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;  
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and  
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4

Except for transactions meeting the requirements of paragraph 30 of SSAP No. 62, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:  
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or  
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? .....

Yes [ ] No [ X ]

9.5

If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

10.

If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? .....

Yes [ X ] No [ ] N/A [ ]

11.1

Has the reporting entity guaranteed policies issued by any other entity and now in force? .....

Yes [ ] No [ X ]

11.2

If yes, give full information  
.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 13.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11 Unpaid losses .....\$ .....0

12.12 Unpaid underwriting expenses (including loss adjustment expenses) .....\$ .....0

12.2 Of the amount on Line 13.3, Page 2, state the amount which is secured by letters of credit, collateral, and other funds .....\$ .....0

12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? ..... Yes [ ] No [ ] N/A [ X ]

12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:

12.41 From .....0.0 %

12.42 To.....0.0 %

12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves , including unpaid losses under deductible features of commercial policies? ..... Yes [ ] No [ X ]

12.6 If yes, state the amount thereof at December 31 of the current year:

12.61 Letters of credit .....\$ .....0

12.62 Collateral and other funds.....\$ .....0

13.1 What amount of installment notes is owned and now held by the reporting entity? .....\$ .....0

13.2 Have any of these notes been hypothecated, sold or used in any manner as security for money loaned within the past year? ..... Yes [ ] No [ ]

13.3 If yes, what amount? .....\$ .....0

14.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): .....\$ .....3,000,000

14.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? ..... Yes [ ] No [ X ]

14.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount .....2

15.1 Is the company a cedant in a multiple cedant reinsurance contract? ..... Yes [ ] No [ X ]

15.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:

15.3 If the answer to 15.1 is yes, are the methods described in item 15.2 entirely contained in the respective multiple cedant reinsurance contracts? ..... Yes [ ] No [ ]

15.4 If the answer to 15.3 is no, are all the methods described in 15.2 entirely contained in written agreements? ..... Yes [ ] No [ ]

15.5 If the answer to 15.4 is no, please explain:

16.1 Has the reporting entity guaranteed any financed premium accounts? ..... Yes [ ] No [ X ]

16.2 If yes, give full information

17.1 Does the reporting entity write any warranty business? ..... Yes [ ] No [ X ]

If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
17.11 Home .....	0	0	0	0	0
17.12 Products .....	0	0	0	0	0
17.13 Automobile .....	0	0	0	0	0
17.14 Other* .....	0	0	0	0	0

\* Disclose type of coverage:



GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

18.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that it excludes from Schedule F - Part 5? Yes [ ] No [ X ]

Incurred but not reported losses on contracts not in force on July 1, 1984 or subsequently renewed are exempt from inclusion in Schedule F - Part 5. Provide the following information for this exemption:

18.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5	\$	0
18.12 Unfunded portion of Interrogatory 18.11	\$	0
18.13 Paid losses and loss adjustment expenses portion of Interrogatory 18.11	\$	0
18.14 Case reserves portion of Interrogatory 18.11	\$	0
18.15 Incurred but not reported portion of Interrogatory 18.11	\$	0
18.16 Unearned premium portion of Interrogatory 18.11	\$	0
18.17 Contingent commission portion of Interrogatory 18.11	\$	0

Provide the following information for all other amounts included in Schedule F - P art 3 and excluded from Schedule F - Part 5, not included above.

18.18 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5	\$	0
18.19 Unfunded portion of Interrogatory 18.18	\$	0
18.20 Paid losses and loss adjustment expenses portion of Interrogatory 18.18	\$	0
18.21 Case reserves portion of Interrogatory 18.18	\$	0
18.22 Incurred but not reported portion of Interrogatory 18.18	\$	0
18.23 Unearned premium portion of Interrogatory 18.18	\$	0
18.24 Contingent commission portion of Interrogatory 18.18	\$	0

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2005	2 2004	3 2003	4 2002	5 2001
<b>Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 &amp; 3)</b>					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	1,309,152,588	1,321,682,315	1,318,117,542	1,289,137,275	1,344,249,019
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	945,328,944	976,315,085	1,002,225,120	992,060,302	1,070,207,122
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	798,770,074	755,346,285	724,694,094	671,371,782	744,940,160
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	7,737,141	8,707,528	10,830,872	9,904,931	11,523,935
5. Nonproportional reinsurance lines (Lines 30, 31 & 32)	0	0	0	0	3
6. Total (Line 34)	3,060,988,747	3,062,051,213	3,055,867,628	2,962,474,290	3,170,920,239
<b>Net Premiums Written (Page 8, Part 1B, Col. 6)</b>					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	1,275,182,046	1,286,261,986	1,290,075,455	1,260,669,290	1,321,099,917
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	921,785,617	955,656,406	983,033,394	973,483,617	1,055,093,975
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	724,494,134	712,677,841	677,386,481	632,413,599	720,489,661
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)	7,737,141	8,707,528	10,830,872	9,904,931	11,523,935
11. Nonproportional reinsurance lines (Lines 30, 31 & 32)	0	0	0	0	3
12. Total (Line 34)	2,929,198,938	2,963,303,761	2,961,326,202	2,876,471,437	3,108,207,491
<b>Statement of Income (Page 4)</b>					
13. Net underwriting gain (loss) (Line 8)	81,036,193	63,129,264	4,908,288	19,692,805	(265,661,823)
14. Net investment gain or (loss) (Line 11)	241,453,245	335,081,376	309,406,969	103,114,128	120,367,985
15. Total other income (Line 15)	19,891,395	20,699,312	21,414,129	20,397,340	4,961,045
16. Dividends to policyholders (Line 17)	2,623,859	2,240,718	1,500,360	(950,953)	150,580
17. Federal and foreign income taxes incurred (Line 19)	50,743,279	60,984,176	4,882,913	16,861,626	(28,173,103)
18. Net income (Line 20)	289,013,695	355,685,058	329,346,113	127,293,600	(112,310,270)
<b>Balance Sheet Lines (Pages 2 and 3)</b>					
19. Total admitted assets excluding protected cell business (Page 2, Line 24, Col. 3)	5,348,248,625	5,192,195,854	5,022,716,244	4,718,447,447	4,450,887,887
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 13.1)	61,178,291	63,560,114	69,449,727	70,137,889	61,241,393
20.2 Deferred and not yet due (Line 13.2)	590,747,737	583,410,313	538,820,925	520,030,695	504,153,013
20.3 Accrued retrospective premiums (Line 13.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 24)	3,565,523,383	3,317,197,058	3,026,382,796	2,754,331,747	2,655,879,996
22. Losses (Page 3, Lines 1 and 2)	1,540,486,687	1,430,257,201	1,237,560,366	1,066,530,770	1,088,312,299
23. Loss adjustment expenses (Page 3, Line 3)	436,875,564	343,855,576	273,931,392	231,727,344	224,213,246
24. Unearned premiums (Page 3, Line 9)	1,186,205,653	1,176,872,248	1,171,079,842	1,127,842,074	1,090,022,090
25. Capital paid up (Page 3, Lines 28 & 29)	318,000,000	318,000,000	318,000,000	468,000,000	468,000,000
26. Surplus as regards policyholders (Page 3, Line 35)	1,782,725,242	1,874,998,801	1,996,333,448	1,964,115,700	1,795,007,891
<b>Risk-Based Capital Analysis</b>					
27. Total adjusted capital	1,782,725,242	1,874,998,801	1,996,333,448	1,964,115,700	1,795,007,891
28. Authorized control level risk-based capital	260,088,553	242,731,775	229,612,394	231,022,829	288,281,982
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets(Page 2, Col. 3) (Line divided by Page 2, Line 10, Col. 3) x100.0</b>					
29. Bonds (Line 1)	74.0	77.8	73.1	69.4	68.5
30. Stocks (Lines 2.1 & 2.2)	25.8	21.9	25.5	30.3	29.6
31. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
32. Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.1	0.1
33. Cash, cash equivalents and short-term investments (Line 5)	(3.0)	(2.2)	(1.4)	(3.2)	(2.8)
34. Contract loans (Line 6)	0.0	0.0	0.0	XXX	XXX
35. Other invested assets (Line 7)	3.0	2.5	2.8	3.1	4.6
36. Receivables for securities (Line 8)	0.2	0.0	0.0	0.3	0.0
37. Aggregate write-ins for invested assets (Line 9)	0.0	0.0	0.0	0.0	0.0
38. Cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
<b>Investments in parent, subsidiaries and affiliates</b>					
39. Affiliated bonds (Schedule D, Summary, Line 25, Col. 1)	0	0	0	0	0
40. Affiliated preferred stocks (Schedule D, Summary, Line 39, Col. 1)	0	0	0	0	0
41. Affiliated common stocks (Schedule D, Summary, Line 53, Col. 2)	670,568,392	651,441,961	795,716,760	907,605,148	891,810,608
42. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 11)	0	0	0	0	0
43. Affiliated mortgage loans on real estate	0	0	0	0	0
44. All other affiliated	12,283,494	11,814,232	11,535,752	11,144,871	11,159,077
45. Total of above Lines 39 to 44	682,851,886	663,256,193	807,252,512	918,750,019	902,969,685
46. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 45 above divided by Page 3, Col. 1, Line 35 x 100.0)	38.3	34.7	39.9	46.2	49.7

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2005	2 2004	3 2003	4 2002	5 2001
<b>Capital and Surplus Accounts (Page 4)</b>					
47. Net unrealized capital gains or (losses) (Line 24) .....	12,135,754	(159,755,203)	(85,585,880)	(3,981,018)	205,078,173
48. Dividends to stockholders (Line 35) .....	(410,397,284)	(306,570,314)	(82,474,623)	(10,863,397)	(18,385,178)
49. Change in surplus as regards policyholders for the year (Line 38) .....	(92,273,558)	(121,334,645)	32,217,748	169,107,810	298,594,933
<b>Gross Losses Paid (Page 9, Part 2, Cols. 1 &amp; 2)</b>					
50. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4) .....	726,277,575	772,010,944	859,911,451	833,113,251	808,835,469
51. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	472,356,855	457,498,101	506,833,126	543,433,968	590,606,834
52. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	456,896,653	347,336,015	339,274,056	358,926,709	460,592,146
53. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33) .....	3,702,904	4,647,029	4,955,088	4,992,321	5,011,716
54. Nonproportional reinsurance lines (Lines 30, 31 & 32) .....	448,415	395,270	346,273	115,308	172,758
55. Total (Line 34) .....	1,659,682,402	1,581,887,359	1,711,319,994	1,740,581,557	1,865,218,923
<b>Net Losses Paid (Page 9, Part 2, Col. 4)</b>					
56. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4) .....	701,098,574	734,313,133	820,261,512	804,501,591	531,686,985
57. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	453,807,951	445,895,902	490,856,293	529,559,514	570,024,495
58. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	360,031,599	339,241,848	327,341,901	353,236,223	389,038,679
59. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33) .....	3,702,904	4,647,029	4,955,088	4,992,321	4,785,949
60. Nonproportional reinsurance lines (Lines 30, 31 & 32) .....	448,415	395,270	350,010	111,571	(184,008)
61. Total (Line 34) .....	1,519,089,443	1,524,493,182	1,643,764,804	1,692,401,220	1,495,352,100
<b>Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0</b>					
62. Premiums earned (Line 1) .....	100.0	100.0	100.0	100.0	100.0
63. Losses incurred (Line 2) .....	55.7	58.0	62.0	61.0	67.5
64. Loss expenses incurred (Line 3) .....	13.1	12.4	11.3	9.8	10.0
65. Other underwriting expenses incurred (Line 4) .....	28.4	27.7	26.5	28.3	32.1
66. Net underwriting gain or (loss) (Line 8) .....	2.8	2.1	0.2	0.7	(9.6)
<b>Other Percentages</b>					
67. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 34 x 100.0) .....	27.6	26.8	25.4	27.3	28.3
68. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0) .....	68.8	70.3	73.3	70.9	77.5
69. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 34 divided by Page 3, Line 35, Col. 1 x 100.0) .....	164.3	158.0	148.3	146.5	173.2
<b>One Year Loss Development (000 omitted)</b>					
70. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11) .....	(46,177)	20,577	89,596	54,179	80,879
71. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 70 above divided by Page 4, Line 21, Col. 1 x 100.0) .....	(2.5)	1.0	4.6	3.0	5.4
<b>Two Year Loss Development (000 omitted)</b>					
72. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12) .....	42,825	131,442	116,855	82,748	15,372
73. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 72 above divided by Page 4, Line 21, Col. 2 x 100.0) .....	2.1	6.7	6.5	5.5	1.1

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States .....	11,084,380	11,291,075	11,106,926	11,149,178
	2. Canada .....	0	0	0	0
	3. Other Countries	87,232,137	99,925,170	85,570,167	122,512,457
	4. Totals	98,316,517	111,216,245	96,677,093	133,661,635
States, Territories and Possessions (Direct and guaranteed)	5. United States .....	421,021,092	439,705,097	425,885,605	411,941,000
	6. Canada .....	0	0	0	0
	7. Other Countries	0	0	0	0
	8. Totals	421,021,092	439,705,097	425,885,605	411,941,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States .....	2,129,264,635	2,230,919,918	2,123,000,010	2,175,620,000
	10. Canada .....	0	0	0	0
	11. Other Countries	0	0	0	0
	12. Totals	2,129,264,635	2,230,919,918	2,123,000,010	2,175,620,000
Special revenue and special assessment obligations and all non- guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States .....	60,550,449	60,564,312	60,648,091	59,137,849
	14. Canada .....	0	0	0	0
	15. Other Countries	211,974	216,300	239,883	210,000
	16. Totals	60,762,423	60,780,612	60,887,974	59,347,849
Public Utilities (unaffiliated)	17. United States .....	18,578,728	19,500,209	18,659,529	18,650,885
	18. Canada .....	0	0	0	0
	19. Other Countries	10,000,000	10,050,500	10,000,000	10,000,000
	20. Totals	28,578,728	29,550,709	28,659,529	28,650,885
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States .....	278,569,495	292,424,224	279,132,706	279,308,782
	22. Canada .....	4,486,461	4,691,708	4,516,430	4,485,000
	23. Other Countries	60,923,138	64,547,626	61,696,853	61,385,472
	24. Totals	343,979,094	361,663,558	345,345,989	345,179,254
Parent, Subsidiaries and Affiliates	25. Totals	0	0	0	0
	26. Total Bonds	3,081,922,489	3,233,836,139	3,080,456,200	3,154,400,623
PREFERRED STOCKS					
Public Utilities (unaffiliated)	27. United States .....	5,276,565	5,276,565	5,614,950	
	28. Canada .....	0	0	0	
	29. Other Countries	0	0	0	
	30. Totals	5,276,565	5,276,565	5,614,950	
Banks, Trust and Insurance Companies (unaffiliated)	31. United States .....	207,567,572	207,567,572	205,428,383	
	32. Canada .....	0	0	0	
	33. Other Countries	0	0	0	
	34. Totals	207,567,572	207,567,572	205,428,383	
Industrial and Miscellaneous (unaffiliated)	35. United States .....	141,107,052	141,107,052	137,971,850	
	36. Canada .....	0	0	0	
	37. Other Countries	0	0	0	
	38. Totals	141,107,052	141,107,052	137,971,850	
Parent, Subsidiaries and Affiliates	39. Totals	0	0	0	
	40. Total Preferred Stocks	353,951,189	353,951,189	349,015,183	
COMMON STOCKS					
Public Utilities (unaffiliated)	41. United States .....	5,364,583	5,364,583	5,366,466	
	42. Canada .....	0	0	0	
	43. Other Countries	0	0	0	
	44. Totals	5,364,583	5,364,583	5,366,466	
Banks, Trust and Insurance Companies (unaffiliated)	45. United States .....	16,201,297	16,201,297	15,702,039	
	46. Canada .....	0	0	0	
	47. Other Countries	0	0	0	
	48. Totals	16,201,297	16,201,297	15,702,039	
Industrial and Miscellaneous (unaffiliated)	49. United States .....	29,651,327	29,651,328	29,986,532	
	50. Canada .....	0	0	0	
	51. Other Countries	0	0	0	
	52. Totals	29,651,327	29,651,328	29,986,532	
Parent, Subsidiaries and Affiliates	53. Totals	670,568,393	670,568,392	551,723,062	
	54. Total Common Stocks	721,785,600	721,785,600	602,778,099	
	55. Total Stocks	1,075,736,789	1,075,736,789	951,793,282	
	56. Total Bonds and Stocks	4,157,659,278	4,309,572,928	4,032,249,482	

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1. Book/adjusted carrying value of bonds and stocks, prior year .....	4,038,929,080	7. Amortization of premium .....	12,151,296
2. Cost of bonds and stocks acquired, Col. 7, Part 3 .....	1,999,468,632	8. Foreign Exchange Adjustment:	
3. Accrual of discount .....	10,037,476	8.1 Col. 15, Part 1 .....	(344,810)
4. Increase (decrease) by adjustment:		8.2 Col. 19, Part 2, Sec. 1 .....	0
4.1 Col. 12 - 14, Part 1 .....	(1,527,178)	8.3 Col. 16, Part 2, Sec. 2 .....	0
4.2 Col. 15 - 17, Part 2, Sec. 1 .....	1,765,368	8.4 Col. 15, Part 4 .....	(893,858)
4.3 Col. 15, Part 2, Sec. 2 .....	19,247,863		
4.4 Col. 11 - 13, Part 4 .....	648,167		
	20,134,220	9. Book/adjusted carrying value at end of current period .....	4,157,659,272
5. Total gain (loss), Col. 19, Part 4 .....	(10,611,968)	10. Total valuation allowance .....	0
6. Deduct consideration for bonds and stocks disposed of Column 7, Part 4 .....	1,886,908,204	11. Subtotal (Lines 9 plus 10) .....	4,157,659,272
		12. Total nonadmitted amounts .....	1,764,607
		13. Statement value of bonds and stocks, current period .....	4,155,894,665

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES  
SCHEDULE P - PART 1 - SUMMARY

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1  Direct and Assumed	2  Ceded	3  Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported- Direct and Assumed
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
1. Prior.....	XXX	XXX	XXX	3,010	(2,411)	409	(47)	38	0	789	5,915	XXX
2. 1996.....	1,440,630	359,482	1,081,148	835,404	71,301	34,536	3,417	93,961	411	70,912	888,773	XXX
3. 1997.....	1,463,316	350,924	1,112,392	769,886	67,360	31,101	3,954	98,246	903	70,594	827,016	XXX
4. 1998.....	1,496,461	342,795	1,153,667	821,007	81,347	26,429	4,818	110,096	1,769	71,876	869,599	XXX
5. 1999.....	1,716,571	356,689	1,359,882	944,427	98,047	32,528	8,668	109,774	4,073	82,836	975,942	XXX
6. 2000.....	2,321,697	461,260	1,860,437	1,473,558	206,502	50,254	20,465	174,019	23,095	138,970	1,447,769	XXX
7. 2001.....	2,985,508	226,741	2,758,767	1,871,760	67,039	44,374	1,103	228,828	219	144,373	2,076,601	XXX
8. 2002.....	2,921,579	82,928	2,838,651	1,620,969	46,328	35,976	995	226,658	366	142,192	1,835,915	XXX
9. 2003.....	3,011,841	93,753	2,918,088	1,512,679	46,570	23,208	700	237,686	434	138,949	1,725,868	XXX
10. 2004.....	3,054,742	97,232	2,957,510	1,337,428	36,041	9,979	398	234,502	452	131,271	1,545,018	XXX
11. 2005.....	3,052,120	132,255	2,919,866	1,116,925	128,000	2,168	5,195	195,506	373	79,009	1,181,031	XXX
12. Totals	XXX	XXX	XXX	12,307,054	846,124	290,964	49,664	1,709,312	32,096	1,071,772	13,379,446	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	17,439	6,564	3,274	14	2,515	2	505	1	2,028	6	0	19,175	XXX
2. 1996.....	3,539	3,722	178	(2)	579	0	93	0	434	1	241	1,102	XXX
3. 1997.....	2,050	32	661	(4)	258	0	113	0	731	2	96	3,783	XXX
4. 1998.....	5,026	2,794	823	4	691	0	117	0	848	2	118	4,706	XXX
5. 1999.....	6,948	621	16,089	106	953	1	2,228	0	1,589	4	175	27,076	XXX
6. 2000.....	20,797	5,000	21,431	118	2,882	5	2,880	4	3,295	7	379	46,149	XXX
7. 2001.....	34,047	2,794	34,555	732	4,497	52	4,065	89	6,027	14	1,739	79,512	XXX
8. 2002.....	69,410	8,070	70,371	782	7,169	35	7,976	63	11,777	28	6,868	157,725	XXX
9. 2003.....	119,834	13,886	115,155	994	11,614	78	13,708	36	19,878	47	7,408	265,148	XXX
10. 2004.....	185,184	9,809	172,348	2,566	17,212	226	16,045	159	34,149	82	15,672	412,097	XXX
11. 2005.....	440,056	81,739	347,167	5,758	31,170	4,020	26,357	384	208,182	344	64,908	960,687	XXX
12. Totals	904,331	135,031	782,054	11,068	79,539	4,418	74,087	735	288,938	536	97,605	1,977,161	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	14,136	5,039
2. 1996.....	968,725	78,850	889,875	67.2	21.9	82.3	0	0	81.6	(3)	1,106
3. 1997.....	903,046	72,246	830,799	61.7	20.6	74.7	0	0	81.6	2,682	1,101
4. 1998.....	965,038	90,733	874,305	64.5	26.5	75.8	0	0	81.6	3,052	1,654
5. 1999.....	1,114,538	111,519	1,003,018	64.9	31.3	73.8	0	0	81.6	22,310	4,766
6. 2000.....	1,749,115	255,197	1,493,919	75.3	55.3	80.3	0	0	81.6	37,109	9,040
7. 2001.....	2,228,154	72,041	2,156,113	74.6	31.8	78.2	0	0	100.0	65,077	14,435
8. 2002.....	2,050,307	56,667	1,993,640	70.2	68.3	70.2	0	0	100.0	130,930	26,796
9. 2003.....	2,053,761	62,745	1,991,016	68.2	66.9	68.2	0	0	100.0	220,109	45,039
10. 2004.....	2,006,846	49,732	1,957,114	65.7	51.1	66.2	0	0	100.0	345,158	66,939
11. 2005.....	2,367,531	225,813	2,141,718	77.6	170.7	73.3	0	0	100.0	699,726	260,962
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,540,286	436,876

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005	11 One Year	12 Two Year
1. Prior.....	254,140	238,527	236,139	235,198	237,755	239,126	228,864	244,830	243,949	247,478	3,529	2,648
2. 1996.....	806,967	792,354	793,858	792,977	791,948	794,060	795,739	796,917	795,838	795,892	54	(1,025)
3. 1997.....	XXX	743,848	729,872	728,492	727,340	729,062	728,627	731,998	732,170	732,727	558	729
4. 1998.....	XXX	XXX	747,137	760,129	756,310	758,101	759,675	761,388	764,017	765,132	1,115	3,744
5. 1999.....	XXX	XXX	XXX	857,752	866,765	869,571	877,877	879,340	882,086	895,732	13,646	16,392
6. 2000.....	XXX	XXX	XXX	XXX	1,222,262	1,293,339	1,294,346	1,318,866	1,332,291	1,339,707	7,416	20,841
7. 2001.....	XXX	XXX	XXX	XXX	XXX	1,828,339	1,880,650	1,895,114	1,923,642	1,921,492	(2,150)	26,378
8. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	1,717,403	1,744,323	1,740,630	1,755,599	14,970	11,276
9. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,772,092	1,750,822	1,733,933	(16,888)	(38,159)
10. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,757,423	1,688,998	(68,425)	XXX
11. 2005.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,738,748	XXX	XXX
12. Totals											(46,177)	42,825

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005		
1. Prior.....	.000	103,036	160,631	194,929	212,168	214,068	221,487	222,785	224,449	230,326	XXX	XXX
2. 1996.....	492,594	660,122	721,415	758,451	777,913	783,526	790,157	793,293	793,669	795,223	XXX	XXX
3. 1997.....	XXX	443,772	603,136	661,206	692,287	700,574	718,077	724,719	726,606	729,674	XXX	XXX
4. 1998.....	XXX	XXX	474,865	631,886	689,198	704,376	736,882	752,051	758,111	761,272	XXX	XXX
5. 1999.....	XXX	XXX	XXX	521,641	722,897	754,597	820,473	847,268	863,282	870,241	XXX	XXX
6. 2000.....	XXX	XXX	XXX	XXX	774,744	1,011,393	1,157,005	1,234,892	1,276,516	1,296,845	XXX	XXX
7. 2001.....	XXX	XXX	XXX	XXX	XXX	1,201,324	1,593,797	1,733,853	1,805,685	1,847,993	XXX	XXX
8. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	1,067,525	1,421,795	1,536,397	1,609,623	XXX	XXX
9. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,062,125	1,373,813	1,488,616	XXX	XXX
10. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,006,275	1,310,968	XXX	XXX
11. 2005.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	985,898	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior.....	56,880	35,754	19,889	10,629	4,817	2,643	1,545	4,153	3,905	3,764
2. 1996.....	138,867	48,594	25,837	11,579	4,858	1,284	1,119	572	456	273
3. 1997.....	XXX	135,764	45,493	24,821	12,690	5,926	2,326	1,593	941	778
4. 1998.....	XXX	XXX	109,585	45,995	25,083	11,402	4,791	466	1,383	937
5. 1999.....	XXX	XXX	XXX	155,696	47,043	29,559	8,154	7,047	6,892	18,211
6. 2000.....	XXX	XXX	XXX	XXX	177,703	75,453	(6,466)	3,287	19,676	24,188
7. 2001.....	XXX	XXX	XXX	XXX	XXX	284,399	61,602	28,729	40,122	37,800
8. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	314,580	126,029	89,792	77,503
9. 2003.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	375,795	187,178	127,833
10. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	423,463	185,668
11. 2005.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	367,382

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories											
States, Etc.		1	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9	
			2	3							
		Is Insurer Licensed? (Yes or No)	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholder's on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)	
1.	Alabama	AL	YES	9,711,870	9,329,722	0	5,521,992	5,998,355	3,295,906	10,716	0
2.	Alaska	AK	NO	0	0	0	0	0	0	0	0
3.	Arizona	AZ	YES	15,117,240	12,492,320	422	2,605,445	2,697,169	1,853,279	22,190	0
4.	Arkansas	AR	YES	3,497,786	2,764,811	229	954,573	1,332,913	778,740	13,884	0
5.	California	CA	NO	0	0	0	(6,423)	(6,423)	0	0	0
6.	Colorado	CO	YES	3,479,710	3,334,071	1,203	1,396,214	1,342,597	1,330,215	16,883	0
7.	Connecticut	CT	YES	69,096,648	67,903,893	916	29,679,078	30,242,048	39,320,166	794,035	0
8.	Delaware	DE	YES	2,711,641	2,744,086	97	1,012,676	1,418,835	1,652,303	27,654	0
9.	District of Columbia	DC	YES	0	0	0	0	(12)	10	35	0
10.	Florida	FL	YES	22,397,289	23,715,584	12,229	37,607,136	41,727,247	21,506,713	19,164	0
11.	Georgia	GA	YES	28,501,187	27,628,313	16,756	16,711,532	16,837,930	8,097,416	163,843	0
12.	Hawaii	HI	YES	393,878	385,829	313	218,175	122,643	67,776	1,866	0
13.	Idaho	ID	YES	3,877,935	3,707,778	0	1,622,801	1,504,599	1,157,281	30,910	0
14.	Illinois	IL	YES	17,566,464	18,136,311	435	7,094,423	8,614,482	8,842,058	103,839	0
15.	Indiana	IN	YES	14,304,058	13,854,854	0	5,909,252	6,002,133	4,064,104	110,981	0
16.	Iowa	IA	YES	12,234,846	10,750,803	70	3,808,970	6,169,659	4,233,035	86,200	0
17.	Kansas	KS	YES	5,113,860	5,123,395	1,072	1,103,371	1,457,221	1,061,362	5	0
18.	Kentucky	KY	YES	7,262,209	7,102,379	237	2,998,954	3,381,493	3,282,745	8	0
19.	Louisiana	LA	YES	19,769,577	18,789,481	217	63,770,619	111,330,150	53,174,291	108,800	0
20.	Maine	ME	YES	10,404,810	10,203,695	7,612	3,976,210	4,340,782	3,683,300	101,960	0
21.	Maryland	MD	YES	5,892,879	5,116,267	451	1,417,031	1,930,078	1,331,936	14,870	0
22.	Massachusetts	MA	YES	382,884,861	386,713,047	1,565,369	194,440,897	196,951,100	141,352,829	4,010,989	0
23.	Michigan	MI	YES	3,191,483	3,318,413	0	1,683,180	1,355,859	6,105,282	25,580	0
24.	Minnesota	MN	YES	27,183,331	25,759,763	1,640	15,666,793	20,384,116	12,866,413	113,978	0
25.	Mississippi	MS	YES	12,751,386	11,893,496	86	31,610,372	54,135,331	24,129,508	76,693	0
26.	Missouri	MO	YES	8,919,538	8,626,803	46	3,173,764	3,039,537	2,185,125	0	0
27.	Montana	MT	YES	4,743,993	4,847,729	0	2,235,711	2,462,527	2,520,172	43,905	0
28.	Nebraska	NE	YES	1,017,672	984,330	61	467,992	485,461	450,443	5,268	0
29.	Nevada	NV	YES	7,181,478	6,903,684	1,249	2,922,022	3,458,863	3,143,873	35,925	0
30.	New Hampshire	NH	YES	18,115,091	18,170,199	9,804	8,780,026	8,863,469	6,406,997	171,930	0
31.	New Jersey	NJ	YES	56,867	107,002	99	8,237,305	(1,873,413)	26,575,257	187	0
32.	New Mexico	NM	YES	8,352,058	7,452,830	2,339	3,626,200	4,112,365	2,225,810	50,060	0
33.	New York	NY	YES	114,762,122	110,226,931	0	49,246,084	51,223,401	61,377,806	767,696	0
34.	North Carolina	NC	YES	38,742,861	38,184,043	4,993	17,504,681	19,718,755	15,239,406	176,211	0
35.	North Dakota	ND	YES	302,279	272,037	0	235,017	388,918	171,388	870	0
36.	Ohio	OH	YES	46,404,454	45,490,186	130	20,515,153	22,677,989	18,014,088	378,008	0
37.	Oklahoma	OK	YES	15,953,330	14,433,781	782	5,024,039	5,256,172	3,101,378	53,852	0
38.	Oregon	OR	YES	14,942,999	13,900,063	70	5,968,615	6,482,038	4,663,051	61,207	0
39.	Pennsylvania	PA	YES	13,220,451	12,812,581	171	4,860,858	5,250,185	6,891,555	110,368	0
40.	Rhode Island	RI	YES	68,047,376	68,435,994	1,064	32,222,595	30,614,411	40,530,913	626,070	0
41.	South Carolina	SC	YES	5,974,805	5,526,628	2,531	898,048	771,277	753,895	12,655	0
42.	South Dakota	SD	YES	207,166	199,473	0	168,690	133,655	99,301	1,035	0
43.	Tennessee	TN	YES	14,589,712	14,137,309	1,036	5,085,416	4,474,797	2,880,594	49,123	0
44.	Texas	TX	YES	6,513,333	6,987,137	0	3,743,170	3,829,065	2,163,879	48,303	0
45.	Utah	UT	YES	7,203,313	7,097,569	79	3,462,404	3,880,884	2,826,970	25,665	0
46.	Vermont	VT	YES	3,849,443	3,696,010	530	1,397,881	1,453,150	1,165,036	55,313	0
47.	Virginia	VA	YES	15,697,537	15,333,126	3,191	5,576,677	5,007,194	3,968,084	86,070	0
48.	Washington	WA	YES	24,101,057	21,941,460	407	7,960,196	9,475,923	7,310,156	0	0
49.	West Virginia	WV	YES	3,243,371	3,100,699	314	1,192,612	1,608,000	1,275,076	15,333	0
50.	Wisconsin	WI	YES	11,421,101	11,404,308	128	6,555,649	7,628,316	6,708,186	71,367	0
51.	Wyoming	WY	YES	2,216,385	2,211,741	173	601,450	514,071	634,229	15,075	0
52.	American Samoa	AS	NO	0	0	0	0	0	0	0	0
53.	Guam	GU	NO	0	0	0	0	0	0	0	0
54.	Puerto Rico	PR	NO	0	0	0	0	0	0	0	0
55.	U.S. Virgin Islands	VI	NO	0	0	0	0	0	0	0	0
56.	Canada	CN	NO	0	0	0	0	0	0	0	0
57.	Aggregate Other Aliens	OT	XXX	0	0	0	0	0	0	0	0
58.	Totals (a)	(a)	49	1,133,124,740	1,113,251,964	1,638,551	632,465,526	720,207,315	566,469,336	8,716,579	0
DETAILS OF WRITE-INS											
5701.		XXX									
5702.		XXX									
5703.		XXX									
5798.	Summary of remaining write-ins for Line 57 from overflow page	XXX	0	0	0	0	0	0	0	0	0
5799.	Totals (Lines 5701 through 5703 plus 5798)(Line 57 above)	XXX	0	0	0	0	0	0	0	0	0

Explanation of basis of allocation of premiums by states, etc.

HOMEOWNERS, INLAND MARINE, EARTHQUAKE, WORKERS' COMPENSATION - LOCATION OF PROPERTY INSURED  
AUTOMOBILE LIABILITY, AUTOMOBILE PHYSICAL DAMAGE - STATE WHERE VEHICLE IS GARAGED

(a) Insert the number of yes responses except for Canada and Other Alien.

SCHEDULE T - PART 2  
INTERSTATE COMPACT PRODUCTS - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

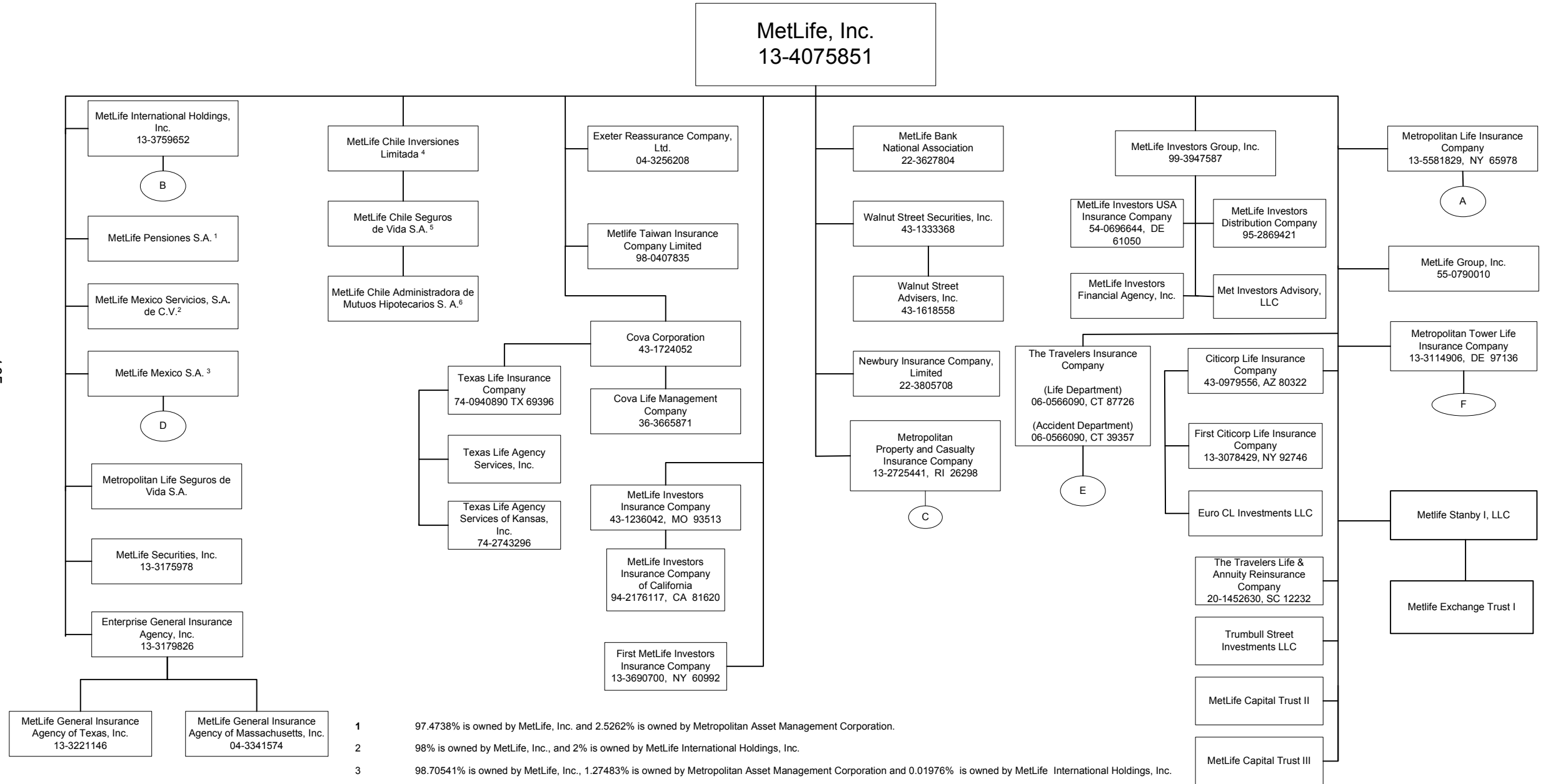
			Direct Business Only					
			1	2	3	4	5	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1.	Alabama .....	AL						
2.	Alaska .....	AK						
3.	Arizona .....	AZ						
4.	Arkansas .....	AR						
5.	California .....	CA						
6.	Colorado .....	CO						
7.	Connecticut .....	CT						
8.	Delaware .....	DE						
9.	District of Columbia .....	DC						
10.	Florida .....	FL						
11.	Georgia .....	GA						
12.	Hawaii .....	HI						
13.	Idaho .....	ID						
14.	Illinois .....	IL						
15.	Indiana .....	IN						
16.	Iowa .....	IA						
17.	Kansas .....	KS						
18.	Kentucky .....	KY						
19.	Louisiana .....	LA						
20.	Maine .....	ME						
21.	Maryland .....	MD						
22.	Massachusetts .....	MA						
23.	Michigan .....	MI						
24.	Minnesota .....	MN						
25.	Mississippi .....	MS						
26.	Missouri .....	MO						
27.	Montana .....	MT						
28.	Nebraska .....	NE						
29.	Nevada .....	NV						
30.	New Hampshire .....	NH						
31.	New Jersey .....	NJ						
32.	New Mexico .....	NM						
33.	New York .....	NY						
34.	North Carolina .....	NC						
35.	North Dakota .....	ND						
36.	Ohio .....	OH						
37.	Oklahoma .....	OK						
38.	Oregon .....	OR						
39.	Pennsylvania .....	PA						
40.	Rhode Island .....	RI						
41.	South Carolina .....	SC						
42.	South Dakota .....	SD						
43.	Tennessee .....	TN						
44.	Texas .....	TX						
45.	Utah .....	UT						
46.	Vermont .....	VT						
47.	Virginia .....	VA						
48.	Washington .....	WA						
49.	West Virginia .....	WV						
50.	Wisconsin .....	WI						
51.	Wyoming .....	WY						
52.	American Samoa .....	AS						
53.	Guam .....	GU						
54.	Puerto Rico .....	PR						
55.	U.S. Virgin Islands .....	VI						
56.	Canada .....	CN						
57.	Aggregate Other Alien .....	OT						
58.	Total							

NONE



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY  
**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**

## PART 1 - ORGANIZATIONAL CHART



**1** 97.4738% is owned by MetLife, Inc. and 2.5262% is owned by Metropolitan Asset Management Corporation.

2 98% is owned by MetLife, Inc., and 2% is owned by MetLife International Holdings, Inc.

3 98.70541% is owned by MetLife, Inc., 1.27483% is owned by Metropolitan Asset Management Corporation and 0.01976% is owned by MetLife International Holdings, Inc.

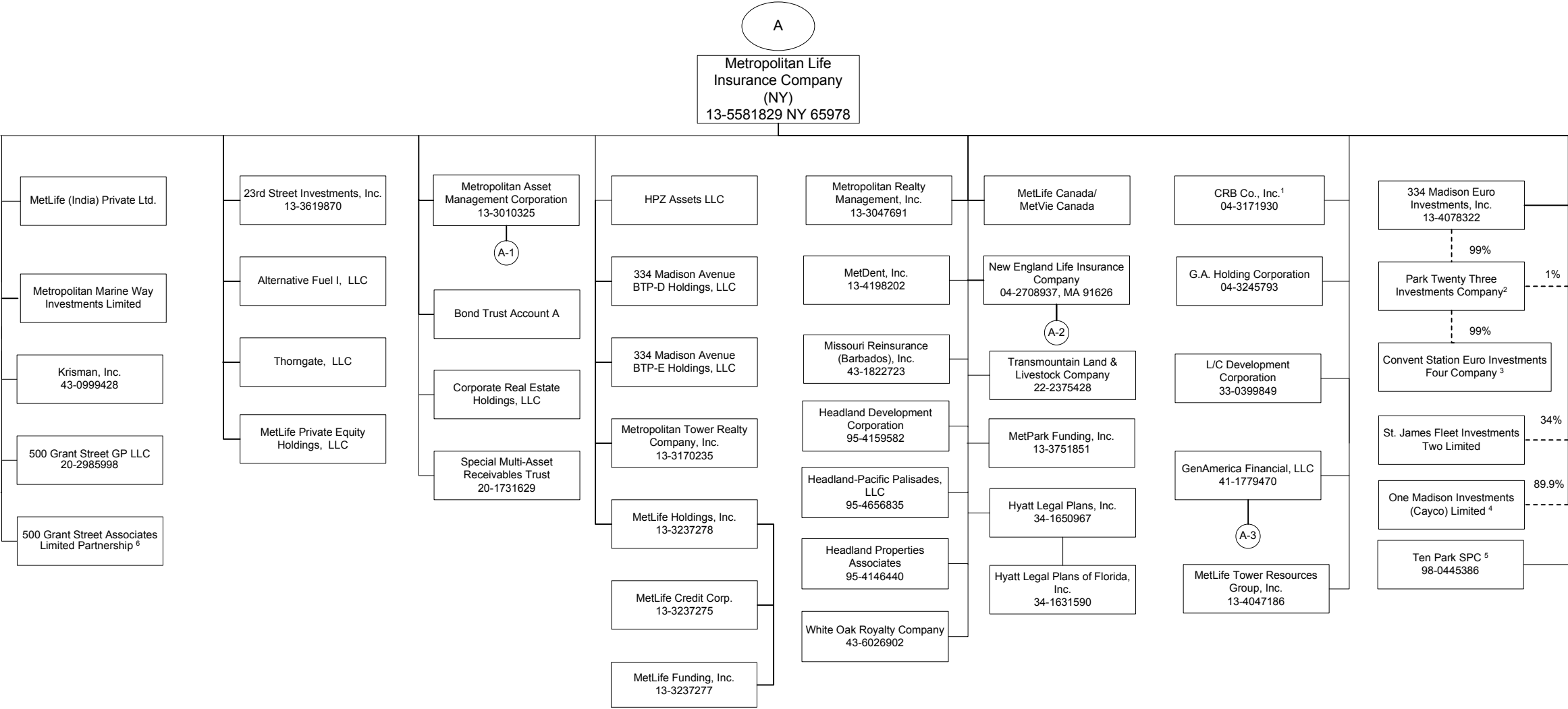
4 99.9999999% is owned by MetLife, Inc. and 0.0000001% is owned by Natiloportem Holdings, Inc.

5 99.99% is owned by MetLife Chile Inversiones Limitada and 0.01% is owned by MetLife International Holdings, Inc.

6 99.99% is owned by MetLife Chile Seguros de Vida S.A. and 0.01% is owned by Metlife Chile Inversiones Limitada.

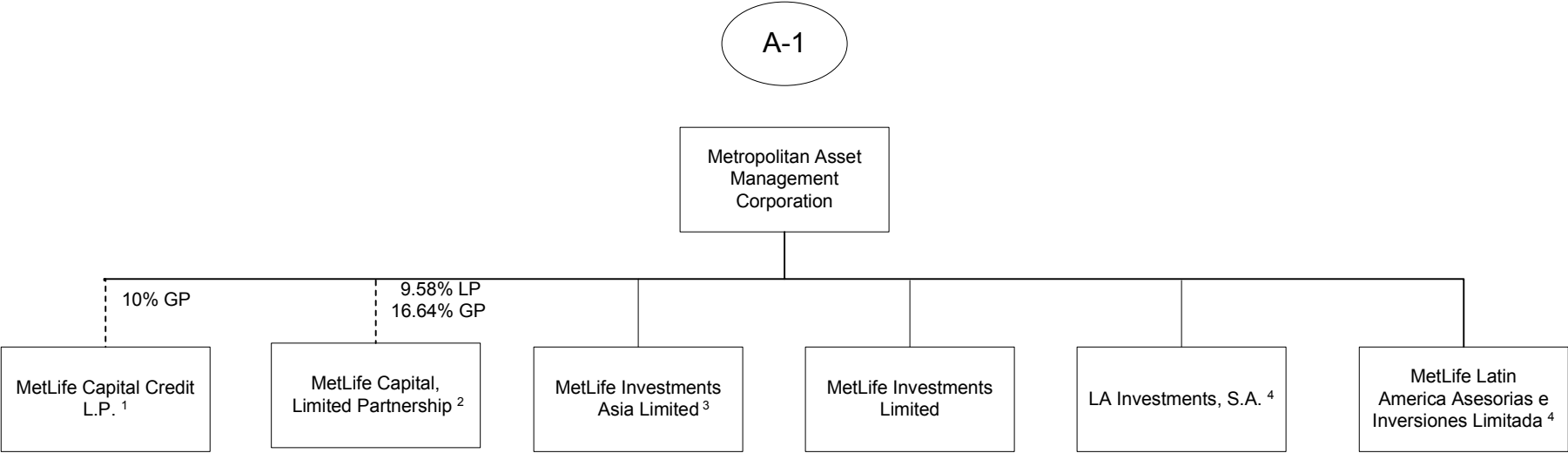
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



1 AEW Real Estate Advisors, Inc. holds 49,000 preferred non-voting shares and AEW Advisors, Inc. holds 1,000 preferred non-voting shares of CRB, Co., Inc.  
2 1% voting control of Park Twenty Three Investments Company is held by St. James Fleet Investments Two Limited.  
3 1% voting control of Convent Station Euro Investments Four Company is held by 334 Madison Euro Investments, Inc. as nominee for Park Twenty Three Investments Company.  
4 10.1% voting control of One Madison Investments (Cayco) Limited is held by Convent Station Euro Investments Four Company.  
5 1% voting control of Ten Park SPC is held by Metropolitan Asset Management Corporation  
6 99% of 500 Grant Street Associates Limited Partnership is held by Metropolitan Life Insurance Company and 1% by 500 Grant Street GP LLC.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 - ORGANIZATIONAL CHART



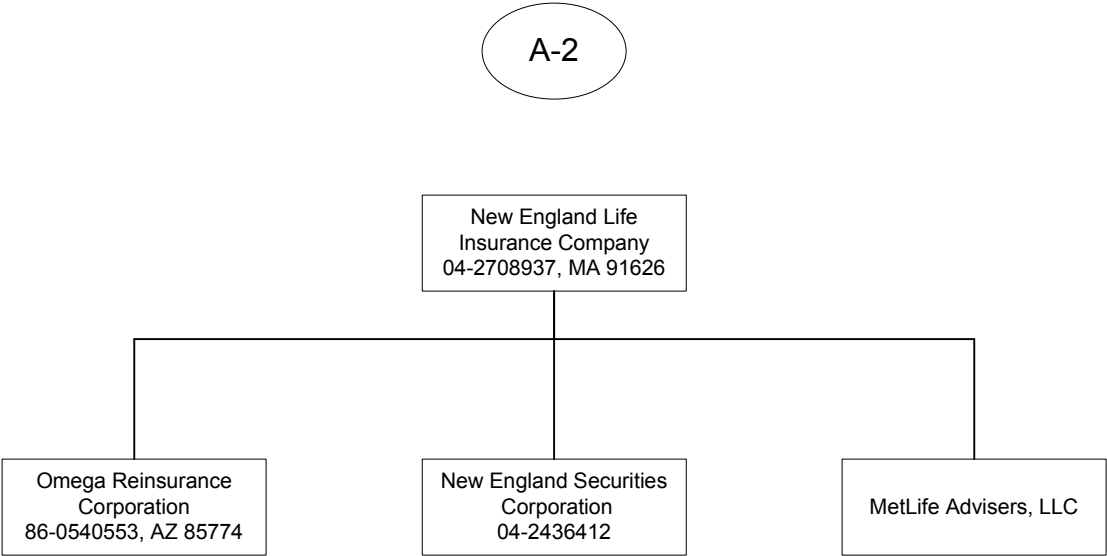
1 90% of MetLife Capital Credit L.P. is held directly by Metropolitan Life Insurance Company.

2 73.78% Limited Partnership interest held directly by Metropolitan Life Insurance Company.

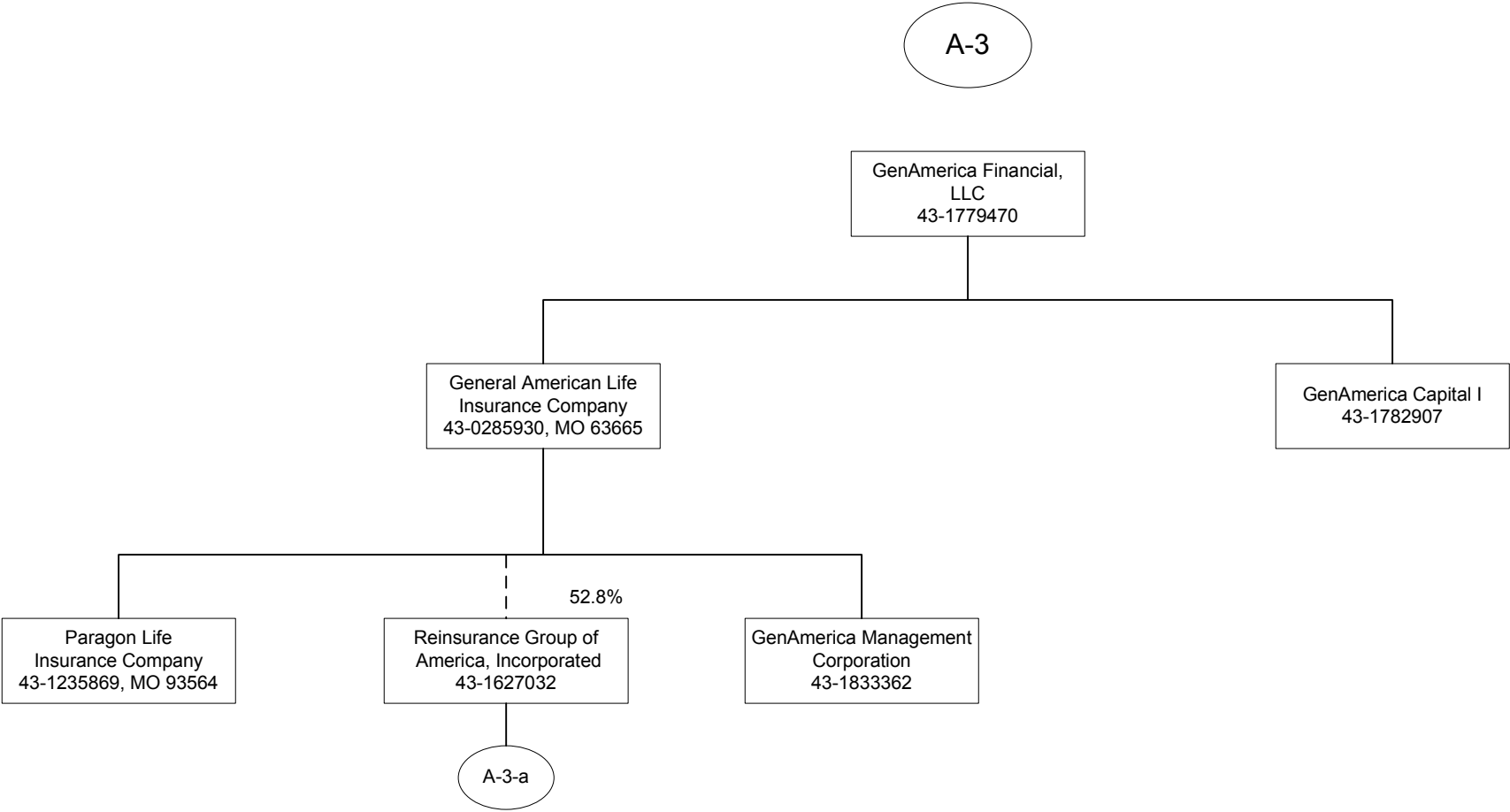
3 One share of MetLife Investments Asia Limited is held by W&C Services, Inc., a nominee of Metropolitan Asset Management Corporation.

4 23rd Street Investments, Inc. holds one share of MetLife Investments Limited, and LA Investments, S.A., and 1% of MetLife Latin America Asesorias e Inversiones Limitada.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 - ORGANIZATIONAL CHART

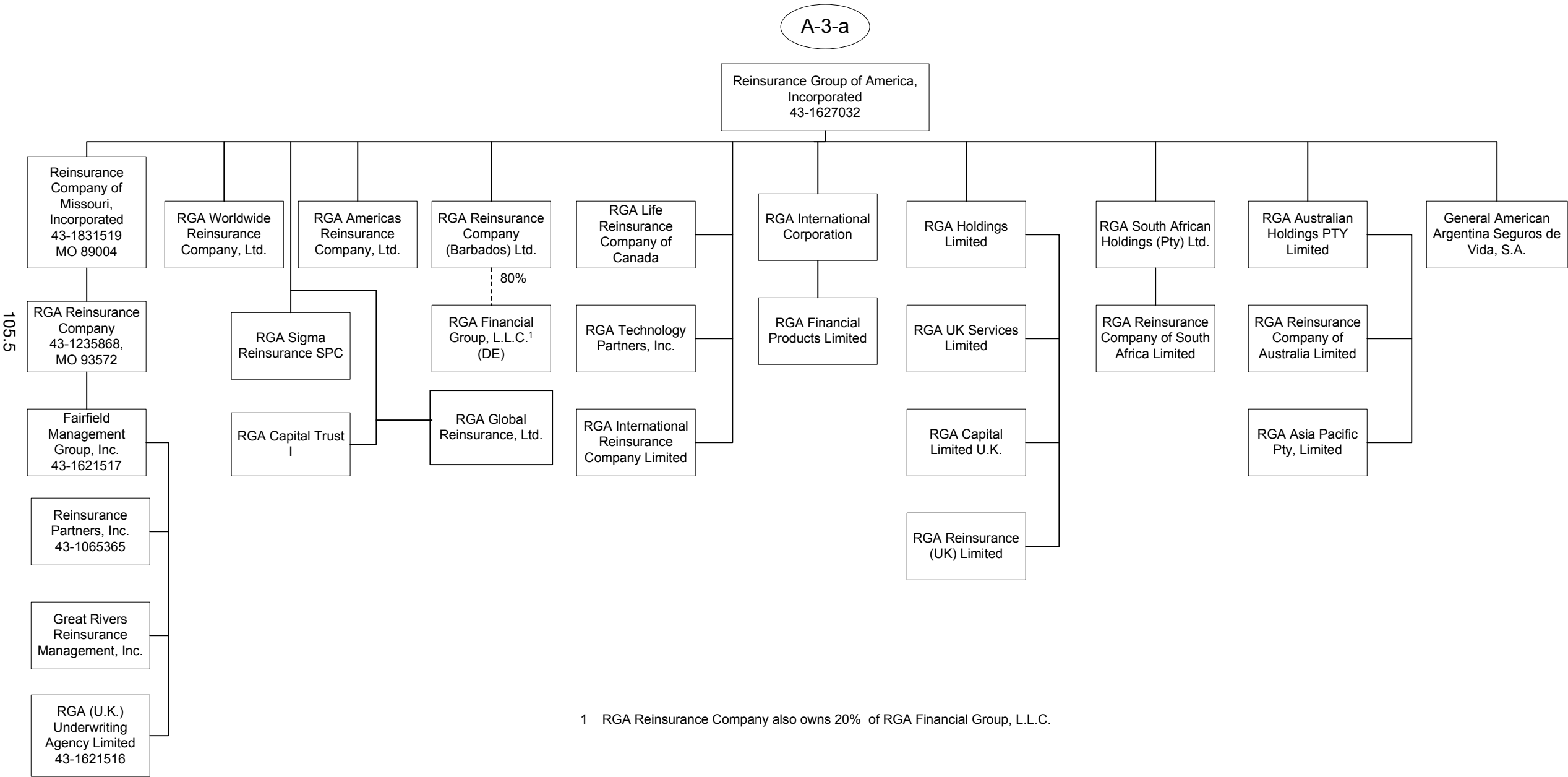


SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 - ORGANIZATIONAL CHART



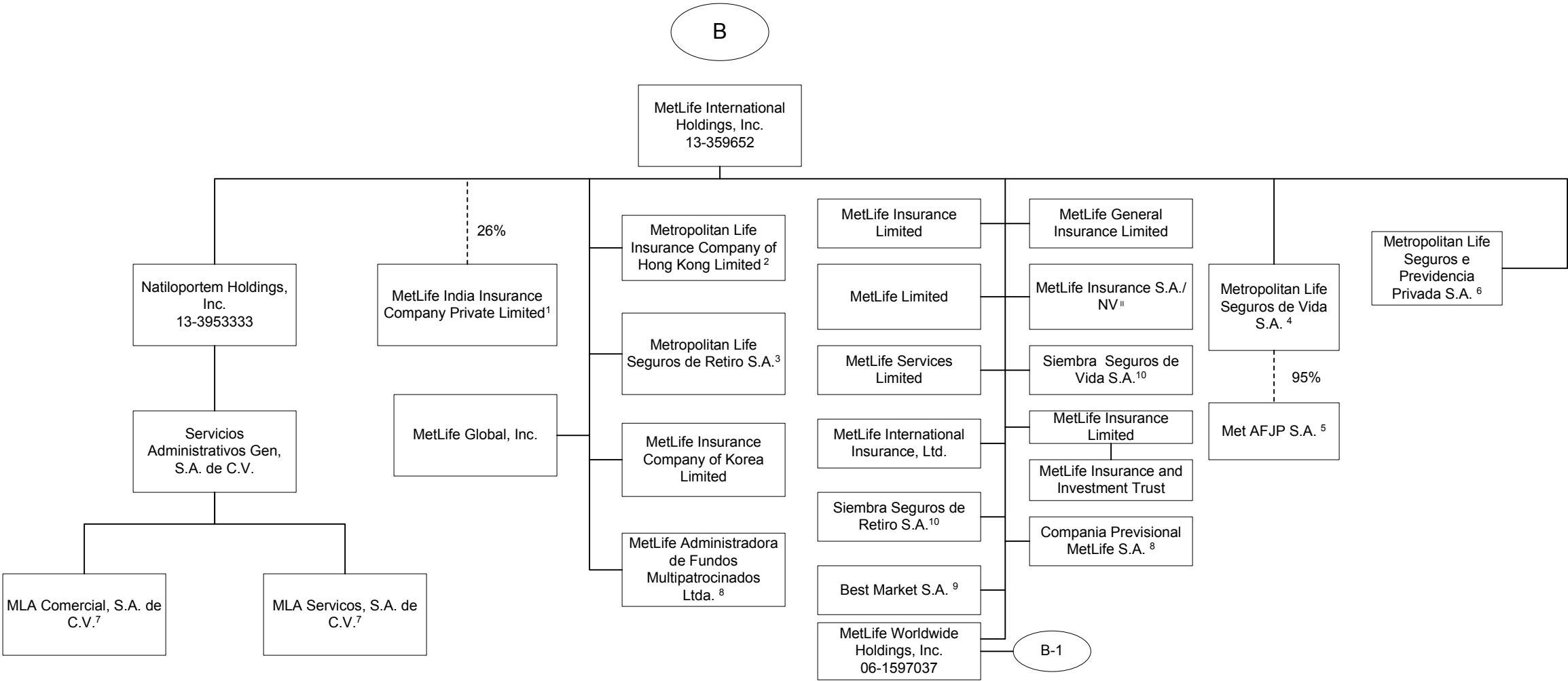
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

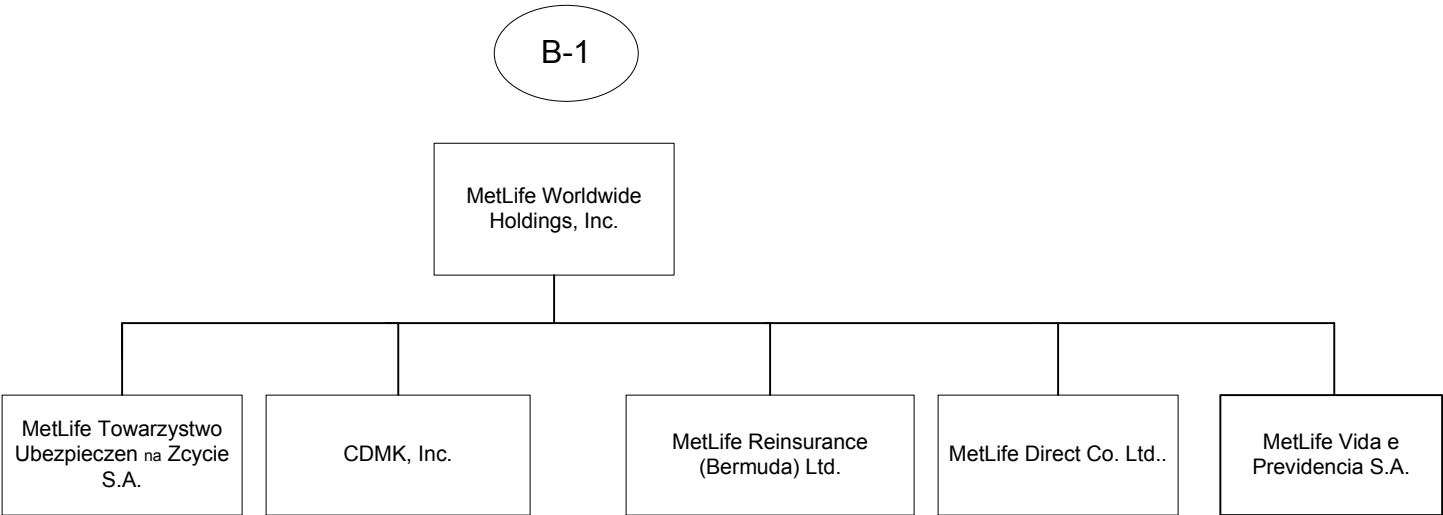
PART 1 - ORGANIZATIONAL CHART



1 26% is owned by MetLife International Holdings, Inc. and 74% is owned by third parties.  
2 99.9987% is owned by MetLife International Holdings, Inc. and 0.0013% is owned by Natiloportem Holdings, Inc.  
3 95% is owned by MetLife International Holdings, Inc. and 5% is owned by Natiloportem Holdings, Inc.  
4 95% is owned by MetLife International Holdings, Inc. and 5% is owned by Natiloportem Holdings, Inc.  
5 5% of the shares of Met AFJP S.A. are held by Metropolitan Life Seguros de Retiro S.A.  
6 99.999999% is owned by MetLife International Holdings, Inc. and 0.000001% is owned by Natiloportem Holdings, Inc.  
7 99% is owned by Servicios Administrativos Gen, S.A. de C.V. and 1% is owned by MetLife Mexico Cares, S.A. de C.V.  
8 99.999978% is owned by MetLife International Holdings, Inc. and 0.000022% is owned by Natiloportem Holdings, Inc.  
9 5% of the shares are held by Natiloportem Holdings, Inc.  
10 95.25% is owned by MetLife International Holdings, Inc. and 4.75% is owned by Natiloportem Holdings, Inc.  
11 99.9% is owned by MetLife International Holdings, Inc. and 0.1% is owned by third parties.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

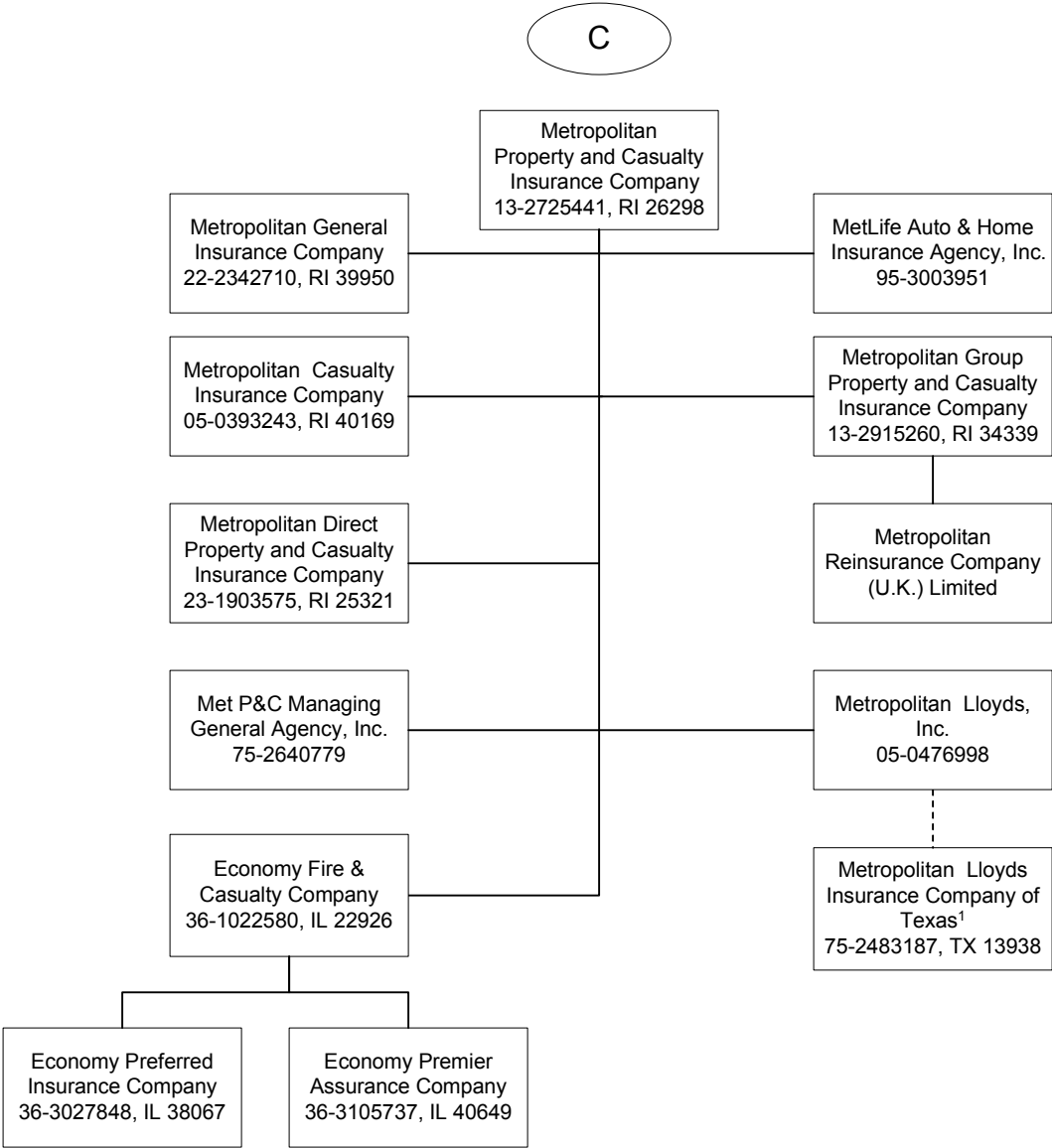
PART 1 - ORGANIZATIONAL CHART





SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

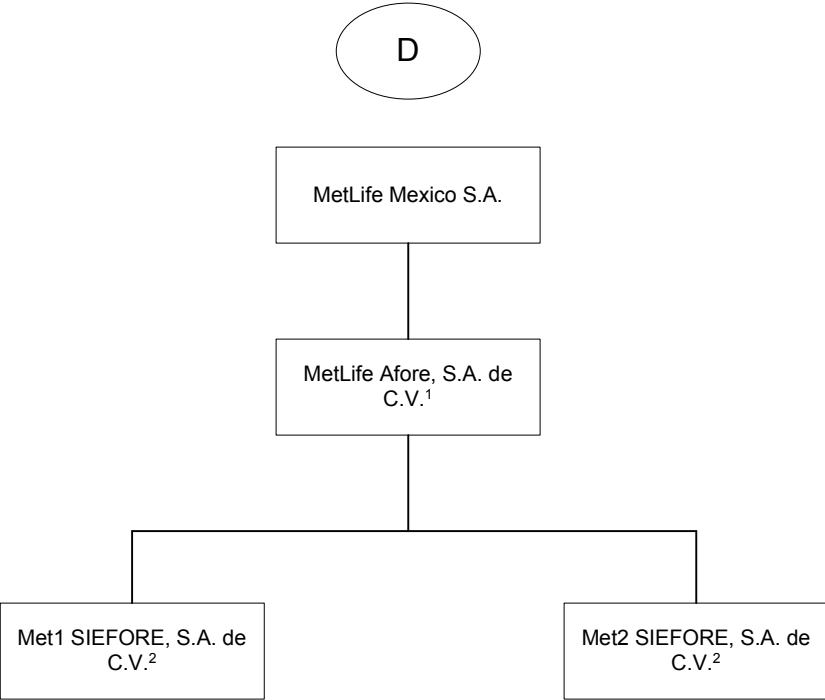
PART 1 - ORGANIZATIONAL CHART



1 Metropolitan Lloyds Insurance Company of Texas, an affiliated association, provides automobile, homeowner and related insurance for the Texas market. It is an association of individuals designated as underwriters. Metropolitan Lloyds, Inc., a subsidiary of Metropolitan Property and Casualty Insurance Company, serves as the attorney-in-fact and manages the association.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

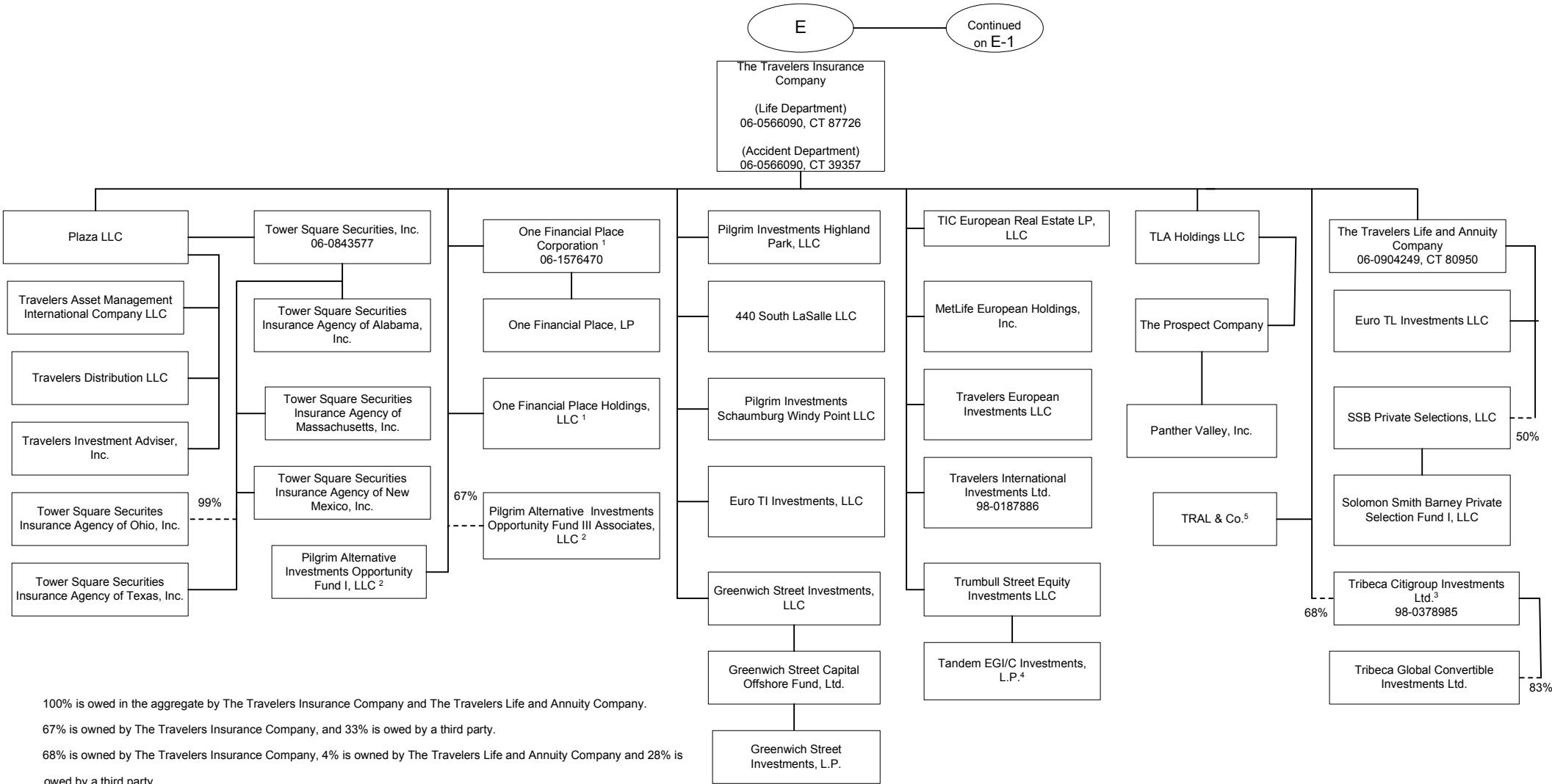


1 99.99% is owned by MetLife Mexico S.A. (Mexico) and .01% is owned by MetLife Pensiones S.A.

2 99.99% is owned by MetLife Afore, S.A. de C.V. and .01% is owned by MetLife Mexico S.A. (Mexico)

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



1 100% is owed in the aggregate by The Travelers Insurance Company and The Travelers Life and Annuity Company.

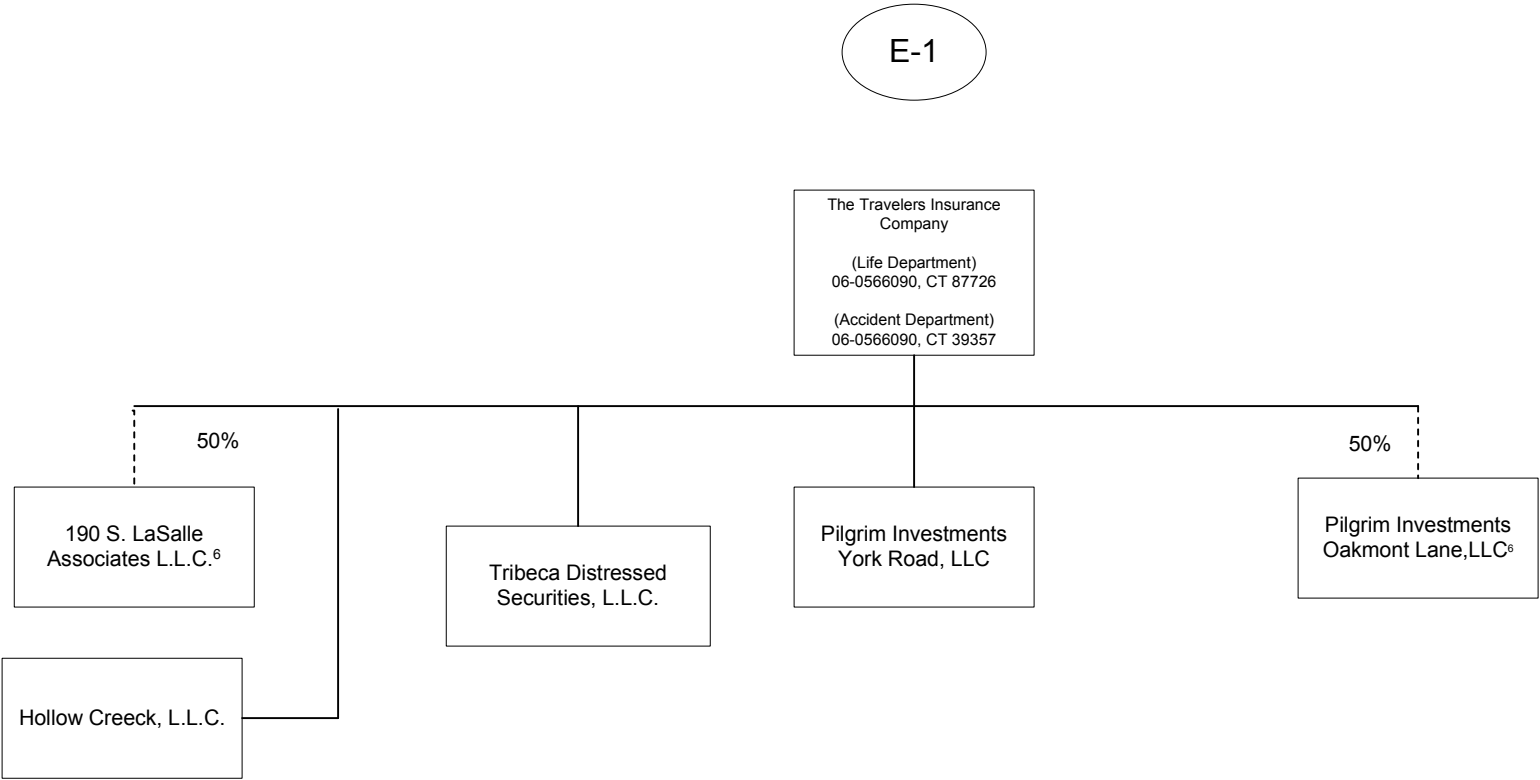
2 67% is owned by The Travelers Insurance Company, and 33% is owed by a third party.

3 68% is owned by The Travelers Insurance Company, 4% is owned by The Travelers Life and Annuity Company and 28% is owed by a third party.

4 The General Partner is Trumbull Street Equity Investments LLC.

5 TRAL & Co. is a general partnership. Its partners are the Travelers Insurance Company and the The Travelers Insurance Company and The Travelers Life and Annuity Company.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 - ORGANIZATIONAL CHART

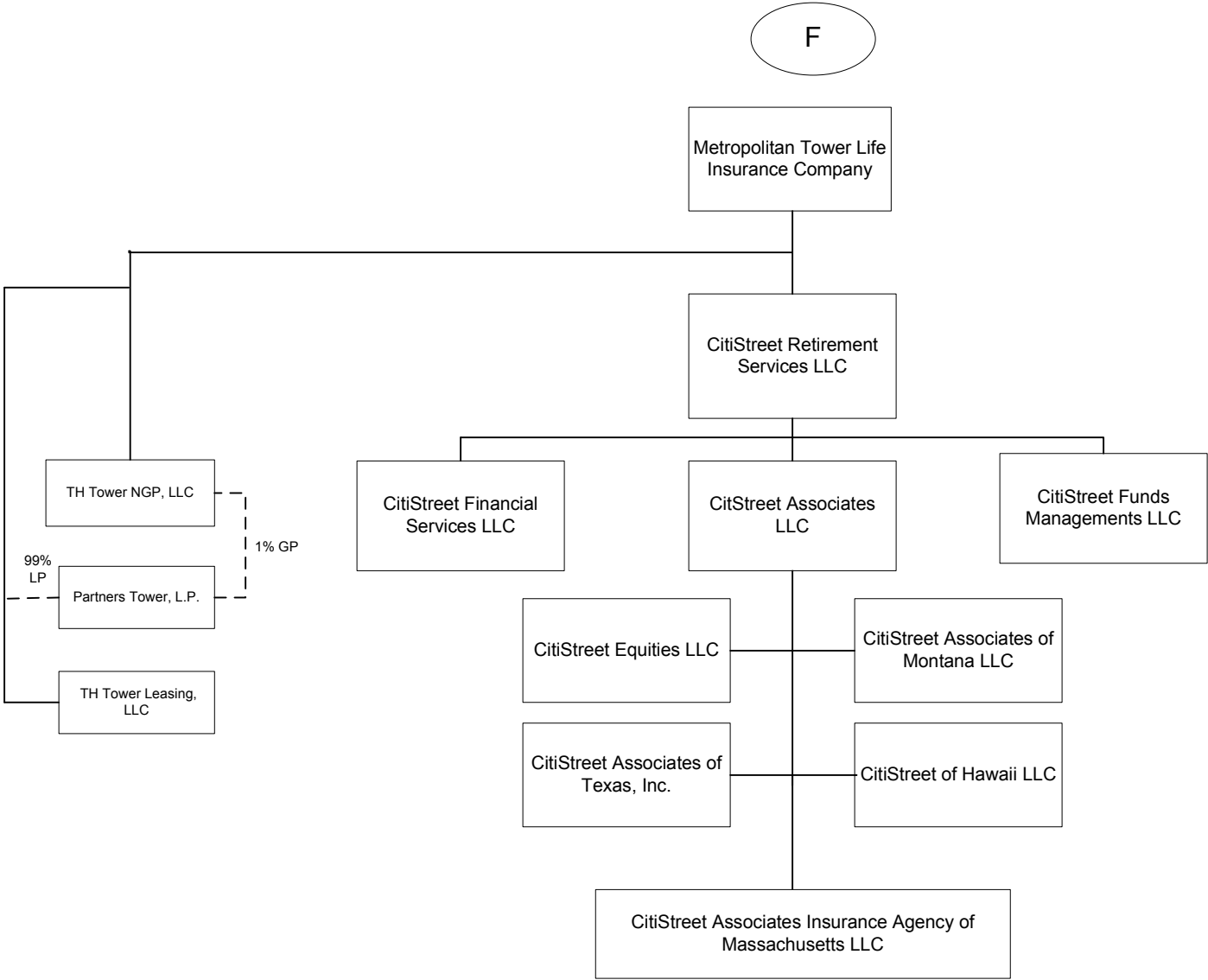


6. The other 50% is owned by a third party.

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**

**PART 1 - ORGANIZATIONAL CHART**



**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**

**PART 1 - ORGANIZATIONAL CHART**

The voting securities (excluding directors' qualifying shares, if any) of each subsidiary shown on the organizational chart are 100% owned by their respective parent corporation, unless otherwise indicated.

In addition to the entities shown on the organizational chart, MetLife, Inc. (or where indicated, a subsidiary) also owns interests in the following entities:

1) Metropolitan Life Insurance Company owns varying interests in certain mutual funds distributed by its affiliates. These ownership interests are generally expected to decrease as shares of the funds are purchased by unaffiliated investors.

2) Metropolitan Life Insurance Company indirectly owns 100% of the non-voting preferred stock of Nathan and Lewis Associates Ohio, Incorporated, an insurance agency. 100% of the voting common stock of this company is held by an individual who has agreed to vote such shares at the direction of N.L. HOLDING CORP. (DEL), a direct wholly owned subsidiary of MetLife, Inc.

3) Mezzanine Investment Limited Partnerships ("MILPs"), Delaware limited partnerships, are investment vehicles through which investments in certain entities are held. A wholly owned subsidiary of Metropolitan Life Insurance Company serves as the general partner of the limited partnerships and Metropolitan Life Insurance Company directly owns a 99% limited partnership interest in each MILP. The MILPs have various ownership and/or debt interests in certain Companies.

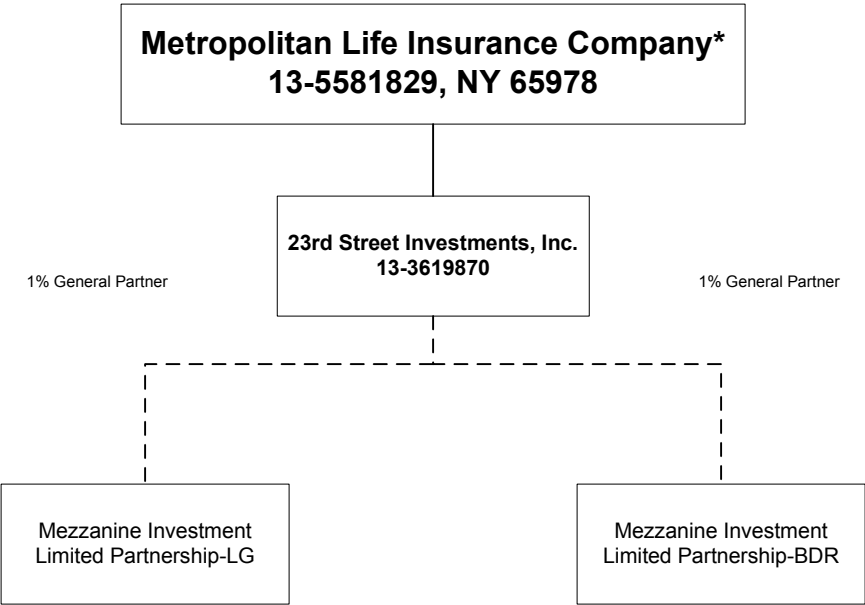
4) New England Life Insurance Company ("NELICO"), owns 100% of the voting stock of Omega Reinsurance Corporation. NELICO does not have a financial interest in this subsidiary.

5) The Metropolitan Money Market Pool and MetLife Intermediate Income Pool are pass-through investments pools, of which Metropolitan Life Insurance Company and/or its subsidiaries and/or affiliates are general partners.

NOTE: THE METLIFE, INC. ORGANIZATIONAL CHART DOES NOT INCLUDE REAL ESTATE JOINT VENTURES AND PARTNERSHIPS OF WHICH METLIFE, INC. AND/OR ITS SUBSIDIARIES IS AN INVESTMENT PARTNER. IN ADDITION, CERTAIN INACTIVE SUBSIDIARIES HAVE ALSO BEEN OMITTED.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



\*Metropolitan Life Insurance Company holds a 99% limited partnership interest in each of the Mezzanine Investments Limited Partnerships.

The voting securities (excluding directors' qualifying shares (if any)) of each subsidiary shown in this organizational chart are 100% owned by their respective parent entity, unless otherwise indicated.

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE METROPOLITAN PROPERTY & CASUALTY INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 23

2304.	DAC Taxes Receivable .....	5,476,389	0	5,476,389	6,318,056
2305.	Deferred Assets .....	58,374,977	(1)	58,374,978	73,624,985
2306.	Deferred Expenses .....	18,540,944	18,540,944	0	0
2307.	Equities nd Deposits in Pools and Associations .....	11,513,419	0	11,513,419	9,779,053
2308.	Florida Citizen's Property Insurance Corp. – High Risk Account .....	1,531,968	0	1,531,968	0
2309.	Pension Asset .....	70,606,999	70,606,999	0	0
2310.	Receivable from Other Insurers .....	4,164,058	0	4,164,058	3,264,124
2311.	Remittances and Disbursements .....	449,229	(1,496)	450,725	841,030
2312.	Value of Company Owned Life Insurance .....	354,695	354,695	0	0
2313.	Voluntary Employee Benefits .....	2,080,679	0	2,080,679	2,017,513
2314.	Louisiana Citizen's Property Insurance Corp. – High Risk Account .....	2,712,660	0	2,712,660	0
2315.	Accounts Receivable due from Vendor .....	1,415,553	0	1,415,553	0
2397.	Summary of remaining write-ins for Line 23 from overflow page	177,221,570	89,501,141	87,720,429	95,844,761

Additional Write-ins for Liabilities Line 23

2304.	GUARANTEE FUND ACCRUED LIABILITY .....	7,061,422		7,047,532
2305.	LIABILITY FOR SWAP LOSS .....	0		10,995
2306.	PREMIUM DEFICIENCY RESERVE .....	1,190		2,196
2307.	VOLUNTARY EMPLOYEE BENEFIT LIABILITY .....	2,896,254		2,739,240
2397.	Summary of remaining write-ins for Line 23 from overflow page	9,958,866		9,799,963

Additional Write-ins for Statement of Income Line 14

1404.	POOLED – DIVIDENDS, WRITE-OFFS, PAYMENT FEES .....	6,170,060		6,961,336
1497.	Summary of remaining write-ins for Line 14 from overflow page	6,170,060		6,961,336

Additional Write-ins for Underwriting and Investment Exhibit Part 3 Line 24

2404.	Outside Services .....	70,248,953	33,646,374	0	103,895,327
2497.	Summary of remaining write-ins for Line 24 from overflow page	70,248,953	33,646,374	0	103,895,327

Additional Write-ins for Exhibit of Net Investment Income Line 9

0904.	Interest Received – Involuntary Reinsurance .....	415,149		415,149
0997.	Summary of remaining write-ins for Line 9 from overflow page	415,149		415,149

Additional Write-ins for Exhibit of Nonadmitted Assets Line 23

2304.	COLI .....	0	0	0
2305.	DAC Taxes Receivable .....	0	0	0
2306.	Deferred Assets .....	(1)	0	1
2307.	Deferred Expenses .....	18,540,944	20,359,091	1,818,147
2308.	Equities nd Deposits in Pools and Associations .....	0	0	0
2309.	Other Assets .....	0	0	0
2310.	Pension Asset .....	70,606,999	78,337,220	7,730,221
2311.	Receivable from Other Insurers .....	0	0	0
2312.	Remittances and Disbursements .....	(1,496)	(1,496)	0
2313.	Value of Company Owned Life Insurance .....	354,695	354,695	0
2314.	Voluntary Employee Benefits .....	0	0	0
2397.	Summary of remaining write-ins for Line 23 from overflow page	89,501,141	99,049,510	9,548,369